G. R. S. IX-5]

Previous references.

File No. 11 of 1898

191

Serial Nos. 1–21

(Banking)

Later references.

GENERAL AND REVENUE SECRETARIAT.

Serial Nos.

Part B for May 1901

SUBJECT.

Repayment of loan granted to Chickamagalur Agricultural Bank.

Index

W D 88—GPB—50,000—24-7-16

Section
File No
Serial No

(1) Letter No 570 dated 15th April 1899 from the Deputy Commissioner Hamirpur reporting with reference to Govt order No 912-15— Rev 47/95 dated the 30th July 1898, the result of the inspection and valuation of the estates of the Members of the Chitkara Agricultural Bank and submitting a Memorandum of the Inspector of Agricultural Banks dated 12th April 1899.

(2) Third Memorandum from the Inspector Agricultural Banks dated 22nd October 1899, submitting further papers and explanations in connection with his Memo of the 12th April 1899.

(3) Letter No 65 dated 19th January 1900 from the same submitting certain letters and proceedings received from the Bank and a petition addressed by one of the Members, and referring to a split among the Members.

(4) Memorandum of the Inspector of Agricultural Banks dated 26th February 1900, submitting

Subscribing proposals to enable Members of the Bank to raise the additional loans they require for working their estates

Order:—

The Chittoor Agricultural Bank has been working since the 12th May 1897 with a capital of three lakhs of Rupees borrowed from the Government upon representations made by the Bank through the Inspector of Agricultural Banks and the Deputy Commissioner the Government considered that the increase of the loan of three lakhs was urgently called for to enable the Members of the Bank to meet their annual working expenses, and accordingly authorized the Deputy Commissioner in the order of the 30th July last to advance further four lakhs of Rupees to the Bank if upon another inspection of the estates of members by the Deputy Commissioner or the Inspector the valuation of the estates made the 31st March 1897 were found to be correct.

The Inspector, Madras, thinks

with remarks the proceedings
of the Bank dated 13th idem
and a letter from one of the Mem-
bers dated 19th idem.

(5) Letter from the Inspector dated
15th March 1900 forwarding the
Bank's proceedings dated the
9th idem, disposing of the ques-
tion raised by the sale by a
Member of a part of the properties
bid for at the sale to the Bank and
referring other questions for
consideration at another meet-
ing.

(6) Memorandum from the Inspector
dated 23rd March 1900 giving a
summary of the papers
and Matters relating to the
working of the Bank, with notes
on points calling for explana-
tion.

(7) Ditto dated 7th June 1900.
submitting with remarks the
resolutions of the Board dated
16th May 1900.

(8) Letter No 63 dated the 21st
July 1900 from the Deputy
Commissioner Kaira District

afterwards found, as represented
in her letter of the 28th August 1848
that the Bank was able to collect
funds for working expenses from
the amount remaining out of the
capital of three lakhs of Rupees
and that there was no urgent
necessity for increasing its funds,
for the largest defaulters amongst its
members (whose proceedings Government
had addressed with another view
to the working of the Estates) and
could not draw the sum specifically
set apart by the Bank for arrears. But
the Bank continued to urge the
payment of the additional lakhs
of Rupees to enable some of its
members to discharge such debts
as still remained unpaid and to
admit of loans being granted to
certain persons proposed to be admitted
as Members. The Estates were therefore
inspected and re-valued by the Deputy
Commissioner and the Inspector with the
result that the (exclusive of the
estates of Bagmane & Appadandla) were
found to be worth about 8 lakhs
of Rupees or upwards of the estimate
of their value in March 1847.

The Deputy Commissioner has therefore
sought for further orders on the subject
of the additional loan and in his
letter of the 21st instant he states that
it would be most unwise of Government

to

2- The Govr has previously
the reports and
their respecting the
inspections then ordered
& they have also
given them their con-
sideration & the
communications
& representations received
on the subject of
the affairs of the
Bank generally
and on that of
their further advance
in question in part-
icular — And they
have arrived at the
conclusion that it
is undesirable to
add to the already
large loan advanced
from the State Treasury for
the Bank for
the repayment of
which adequate
provision
has been made
by the Legislature
as originally
proposed & they
are willing to adopt
that the Bank
as favorable to
the Peoples as they

to make a further advance of
one lakh Rupees to the Bank,
notwithstanding that the Directors
of the Bank are at present stated to be
not on an active basis, total &
inability under the terms of the Govt
loan to raise money for the repay-
ment of their debts from the other hand,
the Govt see these properties deteriorating
before their eyes & the suggestion that
the Members of the Bank may be allowed
to hypothecate their crops to agents & others who are willing to
lend money on such security would make it sine qua
non of a concession of this sort that
all hypothecation deeds should be
registered and that no deed should
directly or indirectly give a lien to
the creditor on anything other
than the actual crops growing
on the Estate

Having given the matter their
best consideration, the Government
fully concur in the views expressed
by the Govr and authorise the
Deputy Commissioner to communicate
the same to the Bank. The
Bank may permit all or any
of its members who may be in
need of loans to meet working
expenses of the current year, in addition

adoption to what it is in position to grant, to raise the value from the Coast Agents & others in the security of standing Coffee crop and the Deputy Commissioners may if necessary grant certificates to such members of the Bank as may be affected that the Bank has the consent of Government obtained the permission of the Bank to raise a loan outside the Bank for the current year working expenses, on the security of the standing coffee crop of their estates, and that should, before the realisation of the said crop, any of the contingencies arise on the happening of which the Government may proceed to recover its loan under the provisions of Section 74 of the Ord. & Association that Govt will refrain from attaching or selling the crop in question.

3. The reports of the Inspector which refers to defects and irregularities in the working of the Banks and the want of a healthy spirit of mutual sympathy and co-operation in all the members, will be transmitted to the Deputy Commissioner for needful action in concert with the leading members of the Bank. The opinion to examine title deeds and cause the production of all necessary documents relating to title is a grave one and ought to receive very early attention

have been
they would be
but this never is not a sufficient justification for the non liquidations by each debtor-member of a Bank for the Bank's much wanted relief fund
ber for the united Bank members keeping Govt for a further loan from the Public Treasury (owing working charges seem however to be an unauthorised expenditure which unless carried in time may lead to a Provincial deficiency) the Collector of the members concerned & Govt
& date certain at which the loan in the event of the Banker requires thereof being raised by the Banker in the Bank marked upon the security of the current year crop & they could not

4. Under existing circumstances, Government think it desirable that the powers of enquiry, inspection and supervision in respect of this Bank should be directly exercised by the Deputy Commissioner without the intervention of the Inspector, and they request that he will be so good as to make suitable arrangements for ~~the inspection~~ of the Bank and the estates of ~~members and~~ take the necessary steps from time to time for rectifying omissions and irregularities. He may utilise for this work the services of one of the Assistant Commissioners having to itinerate in the Chikmagalur and Mudgere Taluks.

5. The Government hope that the members of the Bank will all do their best to build up the credit of the Bank by mutual sympathy and hearty co-operation.

[illegible]
Secretary

The Deputy Commissioner, Kadur Dt.
The Inspector of Agricultural Banks.

Memo

Copy of the above is forwarded to the Dy Commr of the Hass[an]

[marginal note, diagonal:] be found otherwise either from the Savings of the members themselves or by ~~bor~~ taking loans obtained ~~from~~ ~~loans~~ ~~from the~~ upon the ~~se~~ local securities of the members. ~~Their~~ ~~effects~~ The necessary ~~[illegible]~~ [illegible] from the [illegible] will be [illegible] by the Dy Commr at [illegible] ... and times

Draft subd. for approval
as per oral orders –
30/7/1900.

30/7/00

Mysore Dewan's office

ROUTINE NOTES. (4 3 H) ....Pepa

[To be used only for notes, requisitions, etc.]

Agricultl Banks (Financial)

Letter no: 670 from the Dr Surg Kadur, regarding the Agl Bank at Chickamagalur

In Govt order no: 8209-10 / R.7.117-95 dy 12.4.01 (paper serial no: 42 in the file) the Dr Surg was directed to visit upon the Bank making an immediate deposit of title-deeds Discharged bonds etc: and it was observed that Govt would be forced to adopt drastic measures if the Bank does not at once take steps to fulfil the engagements entered into by it with Govt & that permission to raise funds for working expenses would not be granted in the absence of bona fide attempt to place the affairs of the Bank on a sound basis

1)

2)

3)

In reply the Director of the

N.B.—Should notes, etc., be written on small slips the notes must be copied, or the slips passed on this form.

Bank represents: —

1) That the Discharged bonds etc: have been deposited (in a box under the seal of the Bank) in the Distt Reg. The Collector & the Reg Distt: Court inspected the title-deeds etc: deposited. There was no omission in depositing them

2) That the members of the Bank were unable to fulfil their agreements owing to fall in the price of Coffee & to successive bad seasons.

3) That the Bank has tried its best & will further try to see that all the properties mortgaged to it are kept in a good condition: that the value of the mortgaged properties may be taken as Rs: 10, 36, 950; that interest amounts to Rs 44.368 up to the end of June 1900 has been paid.

The members have passed a resolution stating that the Resident Agent, the Directors &

N. B.—Should notes, etc., be written on small slips the notes must be copied or the slips passed on this form.

the party that lends the upkeep money should estimate the Crop & the Estates & that the loan raised be deposited in the Bank and drawn on by issuing cheques. This arrangement enables the transactions of each member.

There is also a proviso that the loan granted by the Bank be treated as loans given under the Land Improvement Loans Regn. and each member made responsible for the loan taken from the Bank. The proposal & and their about each member raising funds separately for upkeep are put forward for the consideration of Govt.

The Writer recommends that the members be allowed to hypothecate their Crops individually but

Not Collectively.

Jul Merkel & Secretary
for Orders
H
7/5/01

I think that we should not complicate matters further by undertaking the supervision of application of moneys now about to be borrowed. We gain nothing by forcing on a ~~Sale~~ dissolution at this juncture; the probable effect will be the ruin of many of the planters & the loss of a large portion of the money advanced by Govt.

So long as the bank has mortgages on the ~~to~~ estates, we have virtually the benefit of such mortgages. The members & office bearers cannot destroy this security without committing a criminal breach of trust. Having thus a

first charge on the estates, we need not fear that our security will be endangered by any outside transactions of the owners concerning the property.

Submitted by the
2nd Councillor

8/5/1907

No correspondence from us has been asked for or received. The members have pledged their confidence. They are anxious that a body representing them should be elected. Each of them - both - knows what each member's real business requirements are. The laws are not intended to be called into - Herewith a draft which please submit to Council

65

Telephoned the draft mentioned & received very much pleased

17.V

before me. U

10/5/07.

Submitted to the

Brown accordingly

11/5-1907

Rec'd
11.5.01
587

20

Gen. 30]

Gl. No. 3291
1898 Rs. 1875-
DEWAN'S OFFICE

From The Inspector of Agricultural Banks in Mysore

Section 1829
File No 11-1898
Serial No

To The Secretary to the Govt. of Mysore,
General and Revenue Depts

Dated 20th November 1898
Despatched
Received
General No 198
No 33
Enclosure No 2

In reply to

SUBJECT.

Soliciting orders regarding the Resolution of the Chickamagalur Agricultural Bank, allowing twenty years for the repayment of loans of class I-a the security of immovable property.

References (to be entered only in the Dewan's Office).

25-11-98

22.11.98

Submitted to Secretary for Orders
23/11/98

No 198/33 Encl.

Office of the Inspector of Agricultural Banks in Mysore
Dated, Camp Mysore 25th November 1898.

From The Inspector of Agricultural Banks in Mysore.

To The Secretary to the Government of Mysore, General and Revenue Department, Bangalore.

Sir, I beg to bring to your notice that the Chickmagalur Bank passed a resolution on 10th October 1898 to the effect that every member of the Bank should pay back at least one-twentieth part of the loan taken by him whether he realizes any profits from the sale of Coffee or not. In the bonds executed by the members to the Bank for the loans taken by them under Class I on the hypothecation of

their

their immovable property, one of the Conditions was that the principal should be returned within five years either by instalments or by a lump sum payment. (Vide para 7(a) of the proceedings of the General Assembly dated the 3rd April 1898). Now the period of Repayment has been extended to twenty years.

2 According to para 46 of the Articles of Association, the Condition imposed upon the members of a Bank is that the loan under Class I should be repaid by equal annual instalments ordinarily within five years and in special cases within ten years.

3. As the present resolution passed

passed in the General Assembly
is Contrary to the above Ruling,
the papers are submitted to
Government for orders.

While on this subject, I beg to
say that as directed by the
Dewan, I have issued a
Circular to all the Banks asking
them to report the period within
which they would desire any the
advances made by Government
On receipt of this information
a tabular statement will be
prepared and submitted.

I have the honor to be,
Sir,
Your most obedient Servant,

Inspector of Agricultural
Banks in Mysore

Received 1st
Dec 11

(21) 189

From

The Secretary to the
Government of Mysore,
Gen. & Rev. Depts.

To

The Inspector of
Agricultural Banks
in Mysore

Section Agg
File No II - 1278
Serial No

Dated 30th

Despatched 30 November 1898

Received

General No. 3272

No. 374
Enclosure No.

His no: 698 of 28/11/98
38

Soliciting orders regarding
the resolution of the
Chickmagalur agri-
-cultural Bank, allowing
20 years for the repayment
of loans of class I on
the security of immoveable
property.

With reference to the
above has the honor
to enquire whether
the Chickmagalur
Bank has replied
to the circular issued
by him & if so to

to what effect effect
the reply must be
obtained as quickly
as possible and
submitted to Govt

VR
28/11/95

for Secretary

REVENUE DEPARTMENT
Gl. No. 4206
IN. 1 99
No 742
DEWAN'S OFFICE

22

Gen. 30]

1898-99

From The Inspector of Agriculture & Banks in Mysore.

Section H.H.9
File No 1898
Serial No 3

The Secretary to the Govt. of Mysore,
General and Revenue Dept.to

Dated 2nd January 1899

Despatched

Received

General No. 227

No 44

Enclosure No. 2

In reply to

SUBJECT.

Intimating that the Chickmagalur Bank members have resolved to repay the Government Loan within 20 years or earlier if convenient.

References (to be entered only in the Dewan's Office).

Please put up
R. file no 117 of 95.
Sd
20/1/99

Submitted to
for orders
25/1/99

Sub Sec
The Chickmagalur Bank with another ref about
Bank.
27/1/99

This question is (illegible) now under the consideration of the Dewan
27-1-99

Separate orders issued upon the Chickmagalur Bank
31/1/99

Resd & Sec

The resolution of the Bank is contrary to the articles of incorporation seems to require some. Please see para 3 of letter of 20/11/98 from Insp. of A Banks

31/1/99

Please have proceedings found their place in Rev: file no 117 of 95.

Note is about repayment by borrowers. Please point out the irregularity & say that the rule in the articles of Association should be strictly adhered to

3/2/99

Draft ordered
3/2/99

Rev
11-1-99

17/1/99

28/1/99

Office of the Inspector of
Agricultural Banks in Mysore.
Dated, Camp Mysore 10th January 1879.

From

The Inspector of
Agricultural Banks in Mysore.

To

The Secretary to the
Government of Mysore,
General and Revenue Departments
Bangalore.

Sir,

With reference to your letter
No. 3772 / Fl. 374 of 30th November last, en-
-quiring whether the Chickmaglur
Bank has replied to this office
Circular respecting the repayment
of loans of class I on the
Security of immovable property,
I have the honor to forward in
original report No. 66 of 22-12-78

with

with its enclosure received from the Bank intimating that the members have resolved in the General Meeting held on the 21st idem, that the sum advanced by Government be repaid within the maximum period of 20 years or earlier if circumstances permit.

I have the honor to be,

Sir,

Your most obedient Servant,

[illegible]

Inspector of Agricultural Banks in Mysore

AGRICULTURAL BANK
No 66
CHIKMAGLUR

OFFICE OF THE INSPECTOR OF
No 1498
DATE 24-12-98
AGRICULTURAL BANKS IN

ಸೇವೆಯಿಂದ ನಿವೃತ್ತರಾಗಿರುವುದರಿಂದ ಸದರಿ ಸಾಲವನ್ನು ಮರುಪಾವತಿ ಮಾಡಲು ಅವರಿಗೆ
ಆಗಿರುವುದಿಲ್ಲ.

ಸದರಿ ಸಾಲಗಾರರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು
ಆಗಿರುವುದಿಲ್ಲ.

ಈ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸಹಕಾರ ಸಂಘಗಳ ಉಪನಿಬಂಧಕರವರ ಜ್ಞಾಪನ ಸಂಖ್ಯೆ 961-1026
ದಿನಾಂಕ 42
ರಲ್ಲಿ ಸಾಲಗಾರರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು (14.12.98)
ಸಲ್ಲಿಸಲು ಆದೇಶಿಸಿರುವುದರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು
ಸಲ್ಲಿಸಲು ಸಾಧ್ಯವಾಗಿರುವುದಿಲ್ಲ. ಆದ್ದರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ
ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲು ಸಾಧ್ಯವಾಗಿರುವುದಿಲ್ಲ. ಆದ್ದರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು
ದಿನಾಂಕ: 21.12.98 ರೊಳಗೆ ಸಲ್ಲಿಸಲು ಆದೇಶಿಸಿರುವುದರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ
ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲು ಸಾಧ್ಯವಾಗಿರುವುದಿಲ್ಲ. ಆದ್ದರಿಂದ ಸಾಲವನ್ನು
ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲು ಸಾಧ್ಯವಾಗಿರುವುದಿಲ್ಲ.

ಸಾಲಗಾರರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲು
ವಿಳಂಬವಾಗಿರುವುದಕ್ಕಾಗಿ ಕ್ಷಮೆಯಿರಲಿ ಎಂದು ಮಾನ್ಯರವರಲ್ಲಿ ವಿನಂತಿಸಿಕೊಳ್ಳುತ್ತೇನೆ.
ಸಾಲಗಾರರಿಂದ ಸಾಲವನ್ನು ವಸೂಲಿ ಮಾಡಲು ಕೈಗೊಂಡಿರುವ ಕ್ರಮಗಳ ವಿವರಗಳನ್ನು ಸಲ್ಲಿಸಲು

ದಿನಾಂಕ 22 ರವರೆಗೆ ಕಾಲಾವಕಾಶ ನೀಡಲು ಕೋರಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

C. Veeratha Gowda
President

AGRICULTURAL P
ತಾಲ್ಲೂಕು
TALUK MAGLUK

Sd/- G. Veeratha Gowda.

President

Draft as per order

Read

Correspondence ending with letter no: 224/44 dated 2nd January 1899, from the Inspector of Agricultural Banks in Mysore, re-the resolution of the Ichiekmagalam Bank allowing 20% as for the prepayment of loans of class I - on the security of immoveable property.

Order thereon.

The Inspector of Agr-icultural Banks - brings to notice that the members of the Agl. Bank, at Ichiekmagalam passed a resolution on 10th October 1898 that every member should prepay at least 1/20th of the loan taken by him

Section 1899
File No 11/1898
Serial No 4

5673-4 & 20.2.99.
71 671 & 20

Rd 9.2.99.

14/2/99

16/2/99

whether he realizes any profits from the Sale of Coffee or not. The members of the Bank should therefore be informed that the resolution (in question being) Contrary to para 46 of the articles of association which lays down that a loan of class I on the security of immoveable property shall ordinarily be repayable in less than 5 years and in special cases in any period not exceeding 10 years by equal annual instalments to be within the borrower's annual margin of profits. They should be required to strictly adhere to this rule. Cannot be allowed to stand and that the rule laid down in para 46 of the Articles of Ass^n should be strictly adhered to.

It is reported further that in the bonds executed by the members in favour of the bank in connection with loans under class I on the hypothecation of immovable property one of the conditions is that the principal should be returned within 5 years. The resolution quoted above virtually extends this period to 20 years. Under para 46 of the Articles of Ass^n. loans of this class mentioned above should be repaid by equal annual instalments ordinarily within 5 years and in special cases within 10 years.

6/2/99

Secretary

4/2/99

To The Inspector of Agricultural Banks in Mysore returning the enclosures passed with his no: 198-8/20/11/98

The Registrar Commissioner, Madras Govt.

READ —

Correspondence ending with letter No. 227-44, dated 2nd January 1899, from the Inspector of Agricultural Banks in Mysore, regarding the resolution of the Chikmagalur Bank allowing 20 years for the repayment of loans of Class I on the security of immoveable property.

No. 5673-4—Fl. 671, DATED BANGALORE, 20TH FEBRUARY 1899.

ORDER THEREON.—The Inspector of Agricultural Banks brings to notice that the members of the Agricultural Bank at Chikmagalur passed a resolution on 10th October 1898 that every member should repay at least 1-20th of the loan taken by him whether he realizes any profits from the sale of coffee or not. It is reported further that in the bonds executed by the members, in favor of the Bank in connection with loans under Class I on the hypothecation of immoveable property, one of the conditions is that the principal should be returned within five years. The resolution quoted above virtually extends this period to 20 years. Under para 46 of the Articles of Association, loans of the class mentioned above should be repaid by equal annual instalments ordinarily within five years and in special cases within ten years. The members of the Bank should therefore be informed that the resolution in question being contrary to para 46 of the Articles of Association cannot be allowed to stand and that the rule laid down in para 46 of the Articles of Association should be strictly adhered to.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Inspector of Agricultural Banks in Mysore, returning the enclosures received with his No. 198-33, dated 20th November 1898.
The Deputy Commissioner, Kadur District.

Exd.—H.A.R.

(25)

1898-99

GOVERNMENT OF MYSORE

FINANCIAL

PROCEEDINGS

Dated 20th February 1899

No. 5673-4
Fl. 671

Observing that the recent resolution passed by the members of the Agricultural Bank at Chikmagalur, extending up to 20 years the period of repayment of loans, cannot be allowed to stand.

MGBPB—27-2-99—200

5403

(26) Fc 1026

1899

From

The Deputy Commr
Kadur District

Section	Misc
File No	11 — 1898
Serial No	5

To The Secretary to Govt
General and Revenue Dept

Dated Camp Magundi 25th Feby

Despatched 1st March

Received

General No. 407
No.

Enclosure No.

Explaining how the resolution of the Chikmagalur Agricultural Bank referred to in G.O. No 5673-4 dated 20th February 1899 & to which the Govt takes exception was made, and requesting Govt. to clearly lay down within what period the full principal must be repaid, 1st by the members to the Bank and 2nd by the Bank to Government.

1 In 1 Ib

1898 (2nd)

Rn
3.3.99

Refer for put up

H.S. 6/3/99

Please put up for Govt
Connected with 24/1/99
order no 5211 of
21582
P. Jan 17-95.

No. Dated Camp Nagundi
25th February 99.

From F. E. G. Carr Esquire
Deputy Commissioner
Kadur District

To The Secretary to the Government
of Mysore, General and
Revenue Departments.

Sir,

I have the honor to acknowledge receipt of Government Order, No 5673-4 dated Bangalore 20th Feb 571 February 1899.

2. The Resolution of the Chikmagalur Agricultural Bank, therein referred to, to which Government takes exception, was made on a Suggestion of mine

to the members of the Bank, that they sho
make it a sine qua non that, even in bac
years, a minimum of 1/20 of the loan ta ki
by each member should be repaid an-
nually. This suggestion was in no way
intended to limit the repayment of princi
pal to 1/20 but to prevent what has alr
ready occurred - during the past two years
the failure to repay any principal what-
ever.

3. Unless some such rule is laid down it
appears to me that the period of repay-
ment will extend to far more than 20
years, seeing that the rates of present re
payments are nil.

4. If the minimum repayment is laid
down at 1/20th of the loan taken, and no
limit is made as regards the maximum
repayment

repayment, there may be some chance of Government receiving back the principal within a reasonable period.

5. As the case stands at present, neither has the Bank laid down:

(1) what equal annual repayments are to be made by each member — (2) within what period they intend repaying Government the full principal; nor has Government intimated — whether they require the loan repaid in five, seven, or ten years.

6. I would most earnestly request Government therefore, in the interests of the Bank, to clearly lay down within what period, and in what

what instalments they require the full
principal to be repaid, 1st by the mem
bers to (21) the Bank – 2nd by the Bank
to the Government.

I have the honor to be,
Sir,
Your most obedient Servant

D. C. Cam

Deputy Commissioner
Kadur District

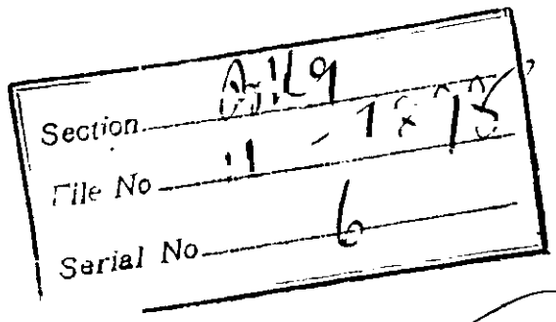
Compd.
1/3/99

Draft for approval

1899

From (27)

THE SECY. TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.



To

The Dy Commr,
Kadur Dist

Dated 17/4/99

Despatched

Received

General No. 1353

RA No. 117-95

Enclosure No.

Has the honor to request that the Dy Commr, will be good enough to report for the information of Govt whether any & what portion of the amounts advanced to the Agrl Bank at Chickmagalur in Govt Proc nos 6916-19 RA 117-95 & 912-15 RA 117-95 dy 1/2/97 & 30/7/98 respectively, has been repaid by the Bank

B. C.

Shown
Mr. Thomas
Mr. Rajam
Mr. Jesse

17/4/99

for Secretary

(28)

19

189

6494

Section Rev A 11 — 13

File No

Serial No

From

To

The Deputy Commr
Kadur District

Scheme
for Coffee
with reference
& remarks
on paper no 12.
in the file below

The Secretary to Govt
General and Revenue depte

Dated 15th

Despatched 19th April

Received

General No. 510
No.

Enclosure No 9

Reporting on the affairs of the Chikmagalur Agricultural Bank and the present condition of the Coffee Estates &c belonging to the members of the Bank.

question of all Banks in enquiring the attention of the Govt to some statements were called this other day as called for. This decision might enable us to dispose of most of the questions dealt with in this letter & in the Inspectors memo - In the meantime however I shall be obliged if you Rama Rao will prepare a draft order & submit - C General Secretary 26/4/99

Submitted.

Draft put up for approval or other orders. In my humble opinion this draft may be passed & issued at once without waiting for the decision of the question

26/4/99

26.4.99

27.4.

Submitted with file ending with Kadur Dc's no: 407 & 4/3/99.

Chikmagalur
15th April 1899

From

F. E. C. Carr Esquire.
Deputy Commissioner,
Kadur District.

To

The Secretary to Government
General and Revenue depts

Sir,

Adverting to the Government Proceedings No 912-15 / RD 117-95 dated 30th July 1898, I have the honor to state that I have since receiving the order, taken every opportunity to acquaint myself with all matters appertaining to the Chikmagalur Agricultural Bank and its estates.

2 Taking the Government order seriatim, I will now proceed to note thereon - Government have sanctioned raising the limit of loans under class I. from 25 to 40,000/, making however a proviso that such loan should not exceed one-third of the value of the property hypothecated. In this connection, I would draw the attention of Government to the fact that certain members of the Bank have far exceeded this limit-

Name	Value of lands as per Mr. Changiah Chetty	Present value	Amount drawn
X 1 Jaganatha Rao	15000	10000	9350
X 2 Abdul Khader Sab	30000	20000	13700
3 Ganesha Rao	22000	15000	7830
4 Srinivasa Rao & Vasudeva Rao	199000	164000	61400
5 Shama Rao & Bhima Rao	67000	42000	21250
6 B. Rangamma	12000	5000	3100
7 Raghavendrappa	92000	65000	29100
X 8 Raja Rao	8000	4000	4500
X 9 Channabasappa Chetty	8000	6000	3550

Nos 1, 2, 8 and 9 have exceeded the limit taking even Mr. Changiah Chetty's valuation as correct. Taking the present valuation the remaining members have also overdrawn.

3 Government observe in paras 2 and 3 that the annual working expenses seem to amount to a larger sum than can be met from the present capital, and as the estates have not materially deteriorated or decreased in value, a further loan of one lakh may be advanced

to the Bank, after the deputy Commissioner or the Inspector have inspected the estates and satisfied themselves as to the correctness of the original valuation.

Having the latter portion of para 3 in view, I have inspected the following estates — (1) Bagmane Linge Gowda's Attikonda, Sathikan, Sampigekan, Kunkale, Chikkali, Bagmane and Mallandur Estates, (2) Mr. Ganesha Rao's Vatekan Estate at Balur, (3) Mr. Chandue Gowda's Hirekolale Estate, (4) Srinivasa Rao's Hirekan Matt. The remaining estates have been very carefully and thoroughly inspected by the Inspector. The attached valuation list is the outcome of our joint inspections — (Schedule A).

From this it will be seen that the estates of 21 members are valued by us at present 7,13,000 to 7,34,000/- as against Mr. Changiah Chetty's valuation in 1897 of 9,59,000/- We have gone very carefully into the matter and our estimate is, I think, if anything, too liberal

As regards Bagmane Linge

Gowda's

Gowda's properties, I made a most thorough personal inspection of them in company with the very experienced European Planters who have been in charge of them for the mortgagees Messrs Binny & Co of Madras, for the last one year, and I have been entirely guided by them in making the following valuation of the properties.

	Rs
Anekoale - - - -	30,000
Sampigekan - - -	20,000
Attikonda & Sathkan - - -	1,50,000
Chikkali - - - -	1,00,000
Bagmane, Mallandur & other properties	1,00,000
Total Rs	4,00,000

A total of four lakhs, as against Mr. Changiah Chetty's valuation of nine lakhs and eighty thousand.

5. Taking the present valuation of the whole of the properties together we arrive at a total of 11 lakhs thirty or thirty thousand, or in round numbers twelve lakhs as security of the Bank as it now stands.

6. The Bank, I understand, objects to this valuation and quote the case of the Attikonda Estate as an example. Mr. Changiah Chetty, I believe, valued this property alone

at five lakhs, as it appears that Mr. Hart of Messrs. Binny & Co, either actually made that offer, or talked about making it, in the year 1895-96. It must be remembered that about this time coffee properties were selling, or were valued at perfectly fictitious and preposterous estimates. This however is not the standpoint that a cool-headed investor or banker would take. He would on the other hand take the average value of crops say for the last ten years, estimate the average upkeep and reckon his interest at 10% or thereabouts. The biggest crop Attikonda has ever given is, I believe, 60 to 70 tons, and the smallest 10 to 15. The average then would be about 40 tons, worth roughly in average years Rs 40,000/-; working expenses on 3 to 4 hundred acres, Rs 25,000/. leaving a net profit of Rs 15,000/.; which at 10% would mean a capital of Rs 1,50,000/. This is one way of arriving at an estimate, and really the most satisfactory one. If this same test was applied to the other estates on the Bank books, I fear very few would even reach

the

the value we have put upon them in our estimates.

The other ways is by valuing the estate at so much per acre including buildings, waste land &c. This we have done in most cases — in the case of Atti-Konda I have taken the average as between 3 to 400 acres cultivated at Rs 400 per acre all round. This considering the neglected state of the estate, the excessive rain fall (nearly 200 inches yearly), the comparative inaccessibility and inconvenient situation of the estate, is a very liberal valuation. This opinion I know Mr Danvers, a planter of 20 years experience on the Malaya side, and for the last year in charge of Atti Konda, shares entirely with me -

I have gone thro minutely into the matter of the valuation of the Atti Konda Estate, to show Government that I have not made my estimates at haphazard and without taking all pros and cons and technicalities of coffee planting into consideration. We have been guided on these same princi

ples

ples with the notes taken on the spot by the Inspector of Agricultural Banks in estimating the value of the other estates on the Bank books.

In the case of Messrs Sheik Alli Sahib, Chandre Gowdas, Nirvane Gowdas, (4) Gundabbas, Srinivasa Raos and (6) Pupanna Chetty's Estates, our valuations approximate nearly with those made by Mr. Changiah Chetty. These estates are valuable ones and show that they have been carefully tended and have had much money spent upon them.

This certainly does not apply to the properties belonging to Messrs Jaganatha Rao, Ranganna, (3) Raghavendrappa and Raju Rao, and the Bank should be called upon to either take further security from them, or order them to repay the loans already granted. The properties of the above gentlemen have deteriorated instead of increased in value since they have been on the Bank books. The Inspector assures me that the other members

of

of the Bank fully realize the in-
sufficient security offered by these
gentlemen, and are taking steps
to augment and strengthen it.

8 The present members of the
Bank, excluding Linge Gowda who
has as yet taken no loan whatever,
have drawn nearly the full loan
of 3 lakhs as also a sum of
twenty-one thousand rupees repaid
by them last year, over and above
the interest, and allowed by Gov-
ernment in Secretary's docket No
5211/117-95 dated 1st of February 1899.

9. If a further loan of one
lakh of rupees is made to the Bank,
the full limit as regards the one-
third rule will have been reached,
viz:, a loan of four lakhs against
a security of twelve lakhs. As
far as this extra loan is con-
cerned, another difficulty will
arise if Messrs Linge Gowda and
Nanje Gowda draw up to the limit
to which they are entitled, viz:-
Rs 80,000/-; only Rs 20,000/- will be
available either for further loan
to the present members, or as ad-
vance to other intending members.

As regards intending members I am led to understand that messrs Ramachendra Rao and Batni Ranga Rao wish to join the Bank, the former taking a loan of Rs 25000/- and the latter probably bor 7 thousand rupees. I consider Mr. Ramchendra Rao as a most eligible and competent member. He would, if admitted, be a tower of strength on the management committee. His estates also would form a valuable addition to the securities of the Bank.

How then can any further loans be made to present members out of this extra lakh sanctioned by Government, if Linge Gowda and Nanje Gowda draw the amounts they are entitled to, and two new members messrs Rama chendra Rao and Batni Ranga Rao are taken into the Bank. The sums required for these purposes would entirely swallow up the extra lakh sanctioned by Government and leave nothing for the working or other expenses of the present members of the Bank.

10 Even if this 80,000/- Rs is drawn by Linge Gowda and Nanje Gowda, it will by no means wipe off all their existing encumbrances

as

970

as required by Government in Proceedings No 616-19 / Rs 117-95 dated 1-2-97. They are indebted to messrs Binny & Co upto date Rs 1,10,000/ (one lakh and ten thousand) not counting what is now being monthly advanced by that firm for working expenses. Over and above this sum, I understand that Linge Gowda and Nanje Gowda owe some 60 to 70 thousand rupees outside, for which they are being hardpressed. They have of course certain assets in the matter of debts due to them, but the majority of these are absolutely unrealizable. To clear messrs Linge Gowda and Nanje Gowda's properties from all encumbrances and to provide them with working expenses for one year a sum of not less than two lakhs is required, and unless and until all such encumbrances are cleared, the security of these properties, so far as Government is concerned, is (a) at any rate, in a most unsatisfactory condition. — Letter No 65/21 dated 20th of August 1898, from the Inspector of Agricultural Banks (Schedule B), which clearly

set forth the position of Messrs Linge Gowda and Nanje Gowda in connection with the Bank, is herewith attached for the information of Government.

11 Such being the case, if Government desire (a) to advance another year's working expenses to the present members, if (b) they wish to clear Linge Gowda's encumbrances and advance him also working expenses, if (c) Messrs Ramachendra Rao and Batni Ranga Rao are to be admitted as new members, Government must be prepared to sanction a further sum of two lakhs to the Bank, bringing the total up to six lakhs.

12 In August or September last, after receiving the Government Proceedings under reference, I held a general meeting of the Bank members and explained to them to the best of my ability the principles regulating Agricultural Banks and the views of Government thereon. I also tried to impress upon them that each and every member was jointly and severally responsible for the debts, liabilities and proper working of the properties of all the other. The Bank Inspector

informed

informs me that the estates of all members have not been properly inspected by the working or visiting committee. This is a most essential and important work, without which the success of the Bank is endangered. The working committee should at least twice, if not thrice, in the year visit each and every estate on the Bank books. Every portion of the estates should be inspected, estimating the coming crop, seeing that the money advanced by the Bank has been properly spent on manure and upkeep, going through the accounts and generally making a thorough and searching enquiry into the working of the estate. Reports of such inspections should be laid before the general meeting, and all members should be called upon to give a true and accurate account of monies realized by crops.

13- Mr Wolfe, a great authority on Agricultural Banks, in his pamphlet lays the greatest stress on the following safeguards in the management of such Banks—

"(1) publicity of accounts, (2) restriction in granting loans to members who are found misusing advances

and (3) stimulating the interest of all members in the welfare of the Bank by carrying out all important work at general meetings making thereby the control of business democratic. He continues:— "Publicity is the best check upon the managers. It keeps things clean and pure within and it proclaims the Bank's strength without." These safeguards should, I think, be kept constantly in view by the managers and members of the Bank.

14- Since writing the above I have received Mr. Ramaswamiengar very able and exhaustive memo on the present position of the Chikmagalur Agricultural Bank. There are two points in it which, however, I should like to touch upon before forwarding it to Government — The first of these is noted in paras 11 and 12 of the above memo. I entirely concur with the ~~Ex~~ Director where he says that surmises or imputations with regard to the former or present valuations of the Bank Estates are wholly uncalled for, unfounded and unjust. I have before pointed out that some of Mr. Changiah Chetty's estimates were based on wrong premises, further that

that his estimates were made when there was a regular "boom" on coffee, and when properties were selling at what might be called sentimental prices, wholly unregulated by business principles. We have now fallen from this height and can view matters from a common sense and business standpoint. From this standpoint our present estimates have been made out; But this in no way presupposes that Mr. Changiah Chetty's valuations were incorrect at the time they were made. Government desired Mr. Ramaswamiengar and myself to inspect, report upon and value the estates as they now stand — not taking their value of some years ago, or what they may in future be worth, but what they may fairly be considered to be worth at the present time and in the present market.

15. The other point is mentioned in para 18 of the above memo, where Mr. Ramaswamiengar quotes the sentiments of some members of the Bank in the following words - "and 'that the efforts of the Bank to inspire 'confidence were nullified by the

action of Government officers in at one time peremptorily dishonouring (sic) their cheques and delaying or postponing monthly payments required for working expenses. The general impression created by such action being that the Bank had lost its credit and was at the mercy (sic) of the local Treasury.

I take the very gravest ~~personal~~ exception to these imputations, as they refer most directly and distinctly to my own action and the action of my Treasury Officer in this matter.

As Government are aware, the Bank was in its infancy and payments had to be regulated by Government orders. It was not understood by the Treasury in the beginning on what principles the Bank money was to be advanced, and in what way the current account should be kept. Government sanction had to be obtained before the monies repaid to the Treasury by the Bank could be again utilized in the Bank current account. Government have not as yet made up their mind as regards repayments of principal by instalments. All these matters will have

to

Please see Slip No

to be settled and regulated before the transactions between the Treasury and the Bank can be carried on without delays and misunderstandings. If Government desire all monies to be paid out to the Bank without question or demur, this can of course be done; but as a Government officer, entrusted with Government money, I feel it my duty to be perfectly clear in my own mind as regards the wishes of Government before paying out loans and advances to the Bank. I have taken a very great personal interest in the affairs of the Bank and have, while safeguarding the interests of Government, attempted in every way to forward the interests of the Bank, and I am very greatly disappointed that any members should have thought fit to complain to the Inspector, of what they knew perfectly well was the justifiable action of the District Treasury in regard to the Bank transactions.

16 In conclusion, I would most earnestly urge upon Government the necessity for making some restrictions as regards repayment by instalments of the capital advanced

to the Bank. These repayments should be compulsory and should be regulated by some minimum. The Government lends at 4% – take 9% as the average interest charged by Coast Agents and Bankers – the difference 5% is, I think the lowest instalment which should be made repayable annually to Government This of course does not restrict the maximum. Without some such rule what has happened in the past will occur in the future, and Government will be confronted yearly by excuses regarding the non-repayment of capital. Without compulsory repayments, the Bank will be led away into reckless extravagances and will look on Government as a milch cow capable of yielding an unlimited and unstinted supply to meet all emergencies and requirements. Government in para 5 of the Proceedings under reference remark that "nothing seems to have been done to repay any portion of the advance made", and I am certain that nothing will be done until some compulsory clause

regarding

regarding repayments have been
entered in the Articles of Assocn
the Bank itself is of the same mind
as evidenced by their resolution
relating to a minimum repayment
of 5% to which Government took exception
in their Proceedings No. 5673-4 dated
20th February 1899.

(7)

I have the honor to be,

Sir,

Your most obedt Servant,

Asst Deputy Commissioner
Raduer District

Memo

(2) As directed in paras 3, 6 and 8 of Government Proceedings No. 912-15 / R.J. 17-95 dated the 29th July 1898 the Estates of the members of the Chikmagalur Agricultural Bank, situated in the Chikmagalur and Mudigere Taluks were inspected, with the exception of two or three small gardens which were somewhat out of the way, and in some cases of wet and dry lands which from enquiries made were being cultivated in the ordinary manner, and did not require an inspection now. The gardens not now seen, including Mr. Raghavendrappa's arecanut garden in the Tarikere Taluk, and the wet and dry lands, will be seen next July and August. The latter were, where inspected, found to have been ploughed up, and by July and August sowing and other operations will have progressed therein

(Some by the Deputy Commr. Some by the Inspector Some by both -)

2. Appendix A shews the nature and extent of the Coffee Estates on the security of which loans have been obtained from the Bank, the present condition of the Estates, and the arrangements made for their up-keep. Being the first report of the kind, particulars are given in it as to the number and age of trees, the number and condition of houses on the Estate, &c

3. The Condition of such of the Coffee Estates as had not received due attention from their owners was brought to the notice of the Bank, and it has assured me that steps would be taken at once to have the needful done by August next. If any member fail to do what is required the Bank will either take up the direct management of the Estate concerned and arrange for its proper up-keep, or call upon him to repay at once the loans obtained by him; but so far as I have been able to see, it will not be necessary to take this extreme course. A little stirring up was required in the Case of a few, and the endeavours made in this direction have, I trust, had the desired effect.

4. The Bank has inaugerated a system of inspection of Estates by its own officers as may be seen from its Resolutions of 27th June 1897 and 3rd April 1898, and the abstracts of reports submitted by some of the inspecting directors, Appendix B, but there was apparently some laxity in giving effect to it and all the Estates had not been inspected and reported upon. To render these inspections regular, effective and thorough, the Bank has been asked to arrange for two inspections in a year by its members, about 2 or 3 months prior to the Government Inspectors' half yearly inspections, to obtain reports of inspection in a form to be prescribed giving all necessary details, and to send him copies of these at stated times. The Bank has agreed to do this, and it has already taken the first

Very great laxity H.

This is most essential unless these inspections are thorough the Bank will in the end be a loser. J.C. Carr. 15-4-99

first step, the marginally noted arrangement being

Balu	Messrs Vasudeva Rao and Ramakrao.
Vastara Gadabanhalli and Hirekolalivalley	Messrs Vasudeva Rao Gundappa and Abdul Khader
Santoori road Alley	Messrs Srinivasa Rao Shikalli and Rangama
Over the Bababundans.	Messrs Veerathegouda Hanumanthrao Puppama Chetty and Chendregouda

Time for Inspection

Once in April or may
once in October or November

for its consideration at the next meeting. There is reason to believe that this arrangement will succeed, and with four inspections in a year, two by the Bank and two by the Government Inspector, and with visits by the Amildar and other local officers in the course of their official tours - such visits in this district being far from being rare - there need be no apprehension that any estate will be allowed to deteriorate from lack of proper management. On the other hand the Bank anticipates the best possible results, individually and collectively, from steady and continued exertion on the part of each member being thus vouchsafed. The Bank has also arranged to obtain accounts showing expenditure of working grants.

Very essential! Also return of crops picked
K.

5 Two draw-backs of a general nature noticed in several cases were - (1) non or defective manuring and (2) failure of efforts to maintain nurseries. Two or three of the members have been able to make ample and timely arrangements for manuring, but others have had to content themselves with the little manure they could buy in the neighbourhood or get from the few cattle maintained on their Estates, and there are Estates or parts of Estates

which

which have not had any manure for years. The plan was suggested of the Bank as a body making arrangements to buy, manufacture or collect the manures required for members of the latter class, from portions of monthly grants for working expenses to be withheld for the purpose and distributing them to the members in lieu of money, and this has met with general approval. I have been given to understand that arrangements for working out the plan are now under consideration. As regards nurseries, many of them had failed, and owing to the cost, worry and uncertainty involved in making new ones many of the members preferred to buy plants when they could be got, but they could not be sure of procuring the supply required. They have promised to renovate the old or make new nurseries where possible.

an excellent idea which I hope the Bank will carry out effectively.
H.

6. After thus ascertaining the condition of the estates by actual inspection in most cases and by enquiry in the others, and owing to arrangements made for assuring their proper up-keep, the task was undertaken of estimating the value of each estate under present circumstances, opportunity being given to the Bank to state what it considered

* By the Deputy Governor in consultation with the Inspector & Auditor

considered was the value of each at present i.e. to what extent the Bank with a sense of its responsibilities in its collective character would accept each estate as sufficient security having regard especially to the following circumstances:—

(1) that out of the very valuable Estates of members Bagmane dinge ganda and Bagmane Nanje ganda, which though not actually hypothecated to the Bank formed the bulk of its collateral security, some had since been encumbered with a mortgage to Messrs Binny & Co. to the extent of over a lac of rupees, and others had been transferred to the said Company for working purposes;

(2) that the estimate of value accepted for the purposes of the Bank in respect of some of the said Estates inspected by the Deputy Commissioner seemed too liberal;

(3) that in consequence of unfavorable seasons the demand for coffee and coffee Estates had become less, and

(4) that while some of the Estates hypothecated to the Bank had shown improvement in their condition, a few had suffered from comparative neglect, the attacks of the borer, &c.

The

7 The Bank Considered this reference at a General meeting and intimated that the estimate made two years ago was acceptable at the present moment in the Case of all the Estates save six; that five* of these were now worth more than the said estimate as shewn in the margin in Consequence of special improvements effected therein by the addition of valuable buildings or newly planted area, and of acres of young plants having come to bearing since; and that in the case of one estate (Mr. Chendragauda at Pandawalle) its original Estimate Rs 20,000, should be halved as a half of the estate had since been found to belong to one Viragauda who is not a member. The Bank urged —

(1) that in estimating the value of each Estate its position in regard to Communication, postal service, residence of coolies, hospital stations and the market-town of Chikmagalur, its condition and sources of water supply, its produce for five years, the value of property in the neighbourhood & the value of property in the neighbourhood had been taken into consideration,

(2) that in addition to Mr. Chengiah Chetty, Mr. Sparkes had, before recommending the formation of the Bank, on personal inspection and private enquiries, satisfied himself that the estimates so formed were acceptable, and that, subsequently

Mr. Wen-

*Mr. Viraiah Gauda's interest in the Attigini Estate from Rs 8000 to Rs 12,000.

2. Mr. Nickalls's Estate at Mankimane (Gabalandale. " 25,000 to " 40,000

5. Mr. Cafpamma Setty's Dasankalle Estate. . . . . " " 35,000 to " 45,000

" Gundahalli Estate . . . . . " " 25,000 to " 30,000

4

5 Mr. Srinivasa Rao's Kualagar . . . . . " " 25,000 to " 50,000

accepted the same and.

Mr Weir had recommended an additional grant of a lac of rupees.

(3) that in the case of the general applications received for the formation of similar banks in the Chikmagalur Taluk other properties in the neighbourhood had been valued more or less in the same manner by the Taluk authorities,

(4) that page 8 of the South Indian Planters' Enquiry Report shewed that Rs. 633 was the average price per acre of Coffee Estates,

European ones worked for higher than native ones.

(5) that the Estates of Mr Bagmané Lingegauda and his cousins possessed specially valuable buildings, pulpers and engines and that one of them alone (Attikan) had been valued at 5 lacs by Mr Hart, formerly of the firm of Binny and Co.,

(6) that from the fact of price of Coffee having fallen in two years it ought not to be inferred that the value of the Estates themselves had gone down, inasmuch as there was no eagerness yet on the part of planters to dispose of their Estates except where pressed by the action of their creditors and that instances were not wanting of English gentlemen coming forward to open new Estates, advance moneys on the security of crops, and buy up old Estates where available upon terms not quite unfavorable to the planter.

8. In re-estimating the value of the estates with regard to

to present conditions due consideration was given to the above representations and all necessary details, and the results of the appraisement are embodied in Column 8 of Appendix C.

9 In this statement as well as in Statement A, the Estates of members Lingegauda and Nanjegauda of Bagmane, valued originally at Rs. 9,80,000, have not been included though inspected, for (1) as noted in para 6, (1), the more valuable of those estates are now in the possession of Messers Binny and Co. as mortgagees or bailees, (2) the extent of the said firm's lien, which has, it seems to me, to be deducted from any value the Bank may attach to the estates of the two members as collateral security to it, is not ascertained and will be varying in proportion to the amount spent annually for up-keep and the value of crops realised, and (3) the action which the two members may take in respect of their properties in view to raise the loan they are in need of, nearly two lacs, is not known. A few words of explanation in regard to these members are here necessary. They belong to a respectable gauda family, but while yet very young they lost the managing members of the family and they are inexperienced and ignorant. They have large outstandings to recover, sufficient probably to meet their

liabilities

liabilities but requiring time, tact and patience. When they joined ~~the firm~~ the idea was that with the sum of Rs 40,000 proposed to be lent to them from the Bank's Capital plus Rs 25,000 which another member (Mr Srinivasa Rao), one of their debtors, was to pay them out of the loan he was to take from the Bank they should meet their urgent demands and then arrange for a settlement of their affairs, but they gave up this idea and with other plans probably in view for the settlement of their affairs entered into the arrangement referred to with Messrs Binny and Co. Their debt to that firm has since increased and the relation between them and the firm seems to be somewhat strained. They now wish to obtain a loan of 2 lacs from the Bank or Government and pay up their debts to the Firm and others, but the Bank is not in a position to advance this sum to them. The Bank has resolved to submit a reference to Government regarding their application for the loan, and when this comes a special report will be submitted upon the merits of the application and the several questions demanding consideration in the above state of things in regard to the relation between the bank and the members and their unhypothecated property. In the meantime the difficulties in the way of the Bank's obtaining a large additional loan from Government have been explained to the members in question and

and the President of the Bank. Failing to get the required help from the Bank, the members may feel compelled to withdraw themselves from the Bank and raise loans or funds elsewhere by the mortgage or other disposal of part of their properties. If it were considered necessary to have some idea of the worth of the security of these members to the Bank at the present moment, it might roughly be stated to be about three lacs, their coffee Estates being well looked after by the mortgagees or bailees, Messrs Binny & and Co. For the purposes of this report it is deemed expedient to consider the Bank's position, present and future, irrespective of that security.

10 Appendix D shews the bearing of the present appraisement on the bank's transactions. All the members except two (Messrs Viratte ganda and Gundappa) will be found to have drawn more than one-third of the value of the Estates hypothecated to the Bank, and unless this limit is modified the members have either to give additional security to the extent required to establish the one-third limit or refund such portion of the loans obtained by them as will establish the said limit. That such a course had to be followed in regard to some members was intimated to the President and others who came to enquire about the result of the appraisement.

11. This result of the Bank's application for additional loan was, to the members of the Bank, quite unlooked for and very perplexing. They felt aggrieved at the reduction of value not merely

* A very able + clear exposition of Messrs Binny & Co's affairs. H.

merely because it has landed them in such perplexity at a time when they were expecting to get the extra and sanctioned by Government, but also because it amounted to saying that the former valuation was incorrect. In this connection I may note that three of the members mentioned to me with a feeling of real sorrow and indignation that a certain small official of some local importance had enquired of one of them what he had contributed towards a sum of Rs 2,000 said to have been spent to get exaggerated values entered.

12 It is needless to say that surmises or imputations of the kind are utterly unfounded and are unjust alike to the members of the Bank and the officer deputed to value the estates. One important factor which that officer had been asked to consider, namely the values realised for lands in the neighbourhood as ascertained from the Registrar's Books or other enquiries, had now been left out of consideration, for, the Coffee industry which was then in a thriving condition had since the last two years been in a state of depression which might last for some time, judged from the list of prices, appendix E, and the check which trade generally had received in consequence of the Plague.

13 Some of the members are able to give additional security to make up the one-third limit, but others not. A strict observance of the limit on the basis of the present appraisement will not be possible in the case of many a member, and there seems to be no help but that they be allowed the benefit of

the

the credit of fellow members.

14 The next question for consideration is whether under all the above circumstances the Bank may be allowed to augment its capital by the payment of the additional lac sanctioned by Government. It is not proposed to utilize the whole of this lac on the security already existing. Mr. Mugala Ramachendra Rao and others have sought to become members of the Bank and applied for loans. The Bank proposes to take Mr Rama-Chendra Rao and two others and grant them loans to the extent of Rs 40,000, and these will furnish security which will be an addition to what is already on the books of the Bank. Mr Ramachendra Rao will be an acquisition to the Bank. Out of the balance, Rs 60,000, it is proposed to give additional loans to four of the old members, viz, Rs 30,000 to Messrs Srinivasa Rao and Vasudeva Rao, Rs 8,000 to Mr Shekalisaib and Rs 2000 to Mr Veeranna-ganda a son of Nirvanappa Ganda, to enable these to discharge debts which have remained unliquidated. These are able to give some additional security, but if this is to go to establish the one-third limit in regard to the loan already obtained, none will be available for the additional loan asked for. The other members who have got perfect confidence in them seem to be desirous of accommodating them, but they could do so only by allowing the members preferred to the benefit of their own credit, supposing these

A general meeting should be called & every member of the Bank, should sign a memorandum to this effect. They cannot then

this was found adequate to cover the aggregate of the Bank's responsibilities, according to some standard to be fixed by Government. The remaining sum of Rs. 20,000 will be required for working expenses in case the proposed new members are admitted.

15 Before, however, orders can be passed on the several points that press for consideration in consequence of the reduction of value, the Bank has to be furnished with a copy of the present appraisement and called upon to submit definite proposals as to the course it wishes to follow. I shall presently address the President on the Subject

16 The Bank's books were inspected. Appendix J gives a general view of the business transacted by the Bank up to end of March 1899. Interest has been regularly paid to Government, and this from 12th May 1897 on which date the bank was started up to end of December 1898 amounted to Rs. 14,714-11-8. Deducting this and cost of establishment and other charges from the amount of interest (including fines &c) recovered by the Bank (viz. Rs. 20,374-11-8), the bank had at the end of December 1898 a surplus of Rs. 5,060-15-8 of which Rs. 5050 formed the Reserve Fund. It was explained that out of the sum of three lacs to which the transactions of the Bank extend and are limited, the portion treated as Reserve Fund will, on its investment in the Bank, get interest at 5½ per cent, while the Government

at any future date say that the additional "loans" were advanced without his knowledge & consent.

H. Carr
15.4.99.

Government gets interest at 4 per cent on the amount of principal drawn from the Treasury minus the amount of Reserve fund.

17 The members were able to pay to the Bank out of the realisations from the crop of 1897 a sum of Rs 24,970 only as the crop was poor and out of what was obtained a large amount had to be spent by some of them to messrs Binny & Co. in satisfaction of their accounts of transactions prior to the opening of the Bank. That sum having been found insufficient for the working of Estates for 1898-99, a portion of the working Charges for that year was met from money borrowed from Government as explained in para 4 of this office letter No $\frac{65}{21}$ dated 20th August 1898. The Bank hopes to recover this year about Rs. 60,000 from the realizations of the crop of 1898, so that its affairs are now in a better condition than they were last year. The President's reply as to the exact amount realised and its application is awaited, and on receipt of it a further report will be submitted

18 The accounts of the Bank shew no deposits though the Bank ought to command public confidence, seeing that it possesses ample and tangible security (worth at the least about Rs. 7 lacs, against 3 lacs to which its dealings are limited), that it is managed by a body of intelligent and respectable men, and that its books and securities are inspected by Government officers. It was explained that the Bank had two kinds of detractors - (1) those who on

principle

principle were opposed to the establishment of an institution of this kind, and (2) those who sought to get help from the Bank but were disappointed, that public confidence under such circumstances could be of slow growth, and that the efforts of the Bank to inspire confidence were nullified by the action of Government officers in at one time peremptorily dishonoring their cheques and delaying or postponing the monthly payments required for working expenses, the general impression created by such action being that the bank had lost its credit and was at the mercy of the local Treasury. This result of steps taken in good faith to have the assurance of the bank's transactions being according to rules and regulations, is much to be deplored, and whatever cause there might at one time have existed for distrust, I trust it might now be possible to regulate payments from the Treasury on account of loans, working expenses and pre-payment of deposits on presentation of cheques in a manner that will, while safeguarding the Treasury, prove satisfactory to the Bank and its depositors.

Minister to consider appointment - The Bank was in its infancy. Payments had to be regulated in accordance with Govt. orders - Govt. have not as yet made up their minds what course to adopt - as regards repayments - in consequence been several misunderstandings as regards the Bank's current account with the Treasury.

19 The ledger at present contains no page for the Reserve Fund, the amount of which has to be found out by additions and subtractions from the Interest Ledger. The President said that the opening of a page for the Reserve Fund would be considered at the next half-yearly meeting.

Nelson 15/4/93

20 Application Register - There were some omissions in the

the columns for shewing extent &c of property hypothecated. The President has promised to have these duly filled up.

11 Property Register. Pattas of some of the lands held by Messrs Gundappa and Puppanna Chetty are in the names of third parties. The President has been asked to arrange for their early transfer to the names of the members concerned. The marginally noted members were found to be acting under powers of attorney in their favor for themselves and others possessing joint interest with them. The powers of attorney in the case of the first four were seen, the fifth Mr Puppanna setti not having produced the one in his favor to the Bank yet. The power held by no. 1 is old and seems to authorise mortgage for one year's working expenses only. A new power with special reference to the character of dealings with the Bank viz, liability for other members debts seems indispensable, and Mr Viratte Gunda has

1. Mr Viratte Ganda, for himself and his brothers Subbanegauda, Channegauda (since deceased) and Mr Halagaregauda Assistant Engineer, under power dated 25th April 1884.
2. Mr Vasudeva Rao for himself and his nephews Sursen Rao and Vyasa Rao under power dated 27th June 1893.
3. Mr Shama Rao for himself and his brothers Bhima Rao and Rama Rao under power dated 7th July 1897
4. Mr Abdul Khader for himself and his wife under power dated 21st June 1898
5. Mr Puppanna Chetty on behalf of himself and his brothers Chenbasappa Chetty and Subbasappa setty

has promised to get one in any form that may be prescribed. The power held by no. 2 is also prior in date to the institution of the Bank and does not seem to cover mortgage in regard to prior debts. In this case too a new power as above seems necessary. The power held by no. 3 is expressly for purposes of dealings with the Bank. The power held by no. 4 does not seem to authorize mortgage but the mortgage deeds to the Bank have been executed both by no. 4 and his wife. The President has taken steps to obtain the power held by no. 5. The Bank has an experienced lawyer on its board in Mr Gundappa, who will be asked to make a suitable draft, for submission, if need be, to the Government Advocate.

P. Rama Swamiengar
Inspector of Agricultural
Banks in Mysore

12th April 1899.

Do	Coffee Jungle in Gammekan Insp^d 25.3.99	14	-	-	-						
Kd. Chandregauda	Hirekolale Coffee Estate Insp^d 11.3.99	70	33	70	-	abt 10,000 Cubic ft of Coffee in Parchment	100,000	Coffee in good condition. Fuel in course of removal Temporary sheds to be removed when the new ones planned between them come to bearing.	abt 10 p^c	Information not received	Dwelling houses, Kanis &c are in Hirekolale village not far off and do not form part and parcel of the Estates hypothecated.
	Coffee Garden at Hirekolale Insp^d 11.3.99	28	27	28	-			Cleared & dwelling &c house in good condⁿ	do	do	Same
	Coffee garden at Chandravalli (not Insp^d)	20	-	20	-	-	abt 30,000	36772	Reported Cleared	do	do

	Insp[d] 24. 3. 99							Coorg; Otherwise good.		Successful			1 Do for bullocks 1 Do for Calves 2 Do for Cows 1 Do for pulse 1 thatched Go... do good Go...
	Attigiri Estate Jointly held by Mr Venkatagiri and Mr Venkatramadasyah Bride of Madras Insp[d] 25. 3. 99	280/2	40/2		30000/2	25 yrs	Fair. Not much of new wood for	Mount 40,000	nil	nil	nil	1 Mutaddis 1 Coolg 1 Spare hut do Good Cow...
Mrs Grandasya	Kimadahanda Estate — Nagenhalli and Bendagere Insp[d] 16. 3. 99	200	100	-	10,000	90,000	2½/2 yrs	Fair. Not much of new wood for	10 p.c.	nil	nil.	nil	3 Coolg lines 2 Cattle sheds 1 Do Grain (Mrs Grandasya)

Sheik Mu Saheb							5000	12 to 15 yrs old, excepting 5000 which are 3 years old.	Good.	12 p.c	11,000	nil	5,000	1 House house in Big under repair 1 Office Room 1 Munshi house 1 Coach house 1 Stables 2 Cattle sheds 2 Coolly lines All tiled. in good Condition.
Emilemane Despd. 22.3.99															
Hettigekul in Togarankal Despd 25.3.99	120	-	166	-	-		190,000	6 to 16 years old except 5000, one year old.	Good. on about 11 acres, old garden, trees allowed to grow unpruned	10 p.c Last year three years lease	19000	50 acres	10000	1 Bungalo tiled 2 Coolylines Do 2 Do stables 1 Store and Stable Tiled in good Condition.

Srs Jagannatha Rao	Tundamandalla tota Pandaravalli Rspt. 17.3.99	26	30	26	30	3,000	10,000	1 & 2 yrs old.	Fair	10 p. c	nil	nil	150	5 Thatched houses for Cattle and Coolies 1 Do for owner to put up when he comes situated on side garden at some distance from it.
	Bairan tota or Sanna tota. Pandaravalli Rspt. 17.3.99	11	30	11	30	12,000	8,000	2 & 3 yrs old	Fair	10 p. c.	nil	nil	nil	The Same

	Inspd. 16.3.99													Proprietor, Cooly lines and Cattle-shed, thatched in fair Condition
Sr. Karkipoke Chambasappa Setty	Nagalkan Toppschithatota & Nabisabi tota Inspd. 24.3.99	27	24	20	-	4,000	15,000	2 years	Fair	about 7000 in the raw plantation	7,000	nil	nil	3 thatched huts for coolies
Sr. Nirvanappa Ganda deceased, represented by his sons Sr. Viranna Ganda	Kottankul, Toppi-shankal Inspected 25.3.99	39	23	39	23	6,000	24,000	about 10 years	Fair	10 p.c.	500	nil	nil	1 tiled Cooly lines 1 thatched house

	Balchittal, Jenshri Anjankeremale, & Durgadahilly, Holgan held jointly by Mrs Viranna Gauda and Mrs Puspamachetty Issd. 20.3.99	42 13/2	42 13/2		45000/2	3to10 yrs	Fair about 20000 allowed to grow unpruned. They were however full of new wood for next Crop	10 p.c.	About 10,000.	nil	nil	A small thatched hut outside Estate in fair condition
Mrs Puspamma Chetty	Do Gavrikan Estate Dasarhalli Issd. 24/3/99	Do 107 21	Do 97 21	Do 100,000	Do 160,000	Do 2to9 years	Do Bulk of Estate in the upper blocks good.	Do About 15000 in lower portions	Do nil Supplies planted since 3 years had been a failure. Plant in baskets proposed to be tried next year	Do nil (Abt 16000 planted between existing trees in view to let the latter grow	Do At present Bavari	Do 3 tiled huts for coolies and cattle 1 tiled house for [illegible] 1 [illegible] hut of inferior wood in fair condition.

& his brother	Amur and Kudvalli Inspd 7-3-99	82		72			12,5000	4 to 10 years	Good, except in the block called Kan di Kalvan where shade is not sufficient	10 p.c in one block it was more or less	13,00	nil	3,000	1 tiled house for proprietor in good condition Thatched cattle shed and Cooly lines in fair condition
Ws Hanumantha Rao	Yeritaggin Tota Hirekolali Inspd 13 3 99	18		18		nil	35000	1 to 10 yrs	Good, except in an acre and a half where shade was not sufficient	5,000	5,000	nil	3,000	1 tiled house for proprietor, ordinary in fair condition 4 Thatched Sheds for Coolies & cattle
Ws Rangamma	Dewanakan Tota Gonakal Inspd 16.3.99	27	22	22		nil	32,000	3 to 7 years	Still in infancy	3000	Proposed to plant these next Rainy season	nil	300	Thatched huts for coolies and Superintendent in fair Cond
Ws Rajhavendrappa	Gudla Kan, Pandravalli Inspd 16.3.99	123	20	83	20	75000	75000	About 17 years	Coorgs not pruned. One attention	35000	5,000	nil	4000	Marked huts for Superintendent and Coo

Hirekan Mutt Estate Kolgavi & Wattatin pit Insp'd 20-3-99	148	13	135	.	About 1,000	1,70,000	5 to 18 years	Good / About 20,000 allowed to grow — Improved	10 p.c / But more in a block called Prabhavati Varé	15,000 in other than Prabhavati Varé	nil	About 10,000	Site for other licences applied for, not yet granted. 1 good tiled for proprie 1 Large tiled lines 1 Cattle-shed thatched in good condition
Bakkekan & Gundi Kan Estate (not inspected)	80		50	.	About 60,000	nil		not worked / Proposed to be taken up next season for planting Coorgs	nil	nil	nil	nil	nil
Allampm Coffee Garden near			5	20	nil	9009	5 yrs.	not quite successful yet Transplanted one time and again to be in another season	2000	nil	nil	Some planted	1 tiled house in good condition

& Vasudeva Rao	Estate, Pandaravalli Insp^d 15-3-99	128	76	Nil	16,000	16 to 20 years	Good (in exposed windy place trees allowed to grow unpruned. They are to be re-placed by tea-plants)	10 p.c	About 6,000	nil	New shade planted in previous years in good condition	1 Good tiled bungalo 1 tiled stor 1 Cattle-shed 10 thatched houses for Coolies in good condition
	Pattige Tota & Do Ida Tota, Pandavalli Insp^d 16-3-99	60	57	nil	7,000	3 to 4 years	Good	10 p.c.	6,000	nil	Do	Thatched huts for Coolies on the Estate. (Proprietor and Superintende lives on the Kavi" doddi Est about 1½ miles off)
	Irvesal Emc Malgar Insp^d 18-3-99	100	80	nil	36000	4 years	Good	10 p.c	nil	nil	nil (Fresh jungle shade sufficient)	A thatched hut for Coolies in pair condition

Mr Sanjuppe Estate Insp^d 24.3.99	46	20	28	20	10000	15,000	3 to 10 years	Fair	About 6000 in patches	1,000	nil	nil	1 tiled cooly lines fair condition cattle-shed burnt being the
Gorakal Estate Insp^d 26-3-99	39	4	39	4	5000	59000	4 to 15 years	Good	About 10 p.c	nil / Plants to be raised in baskets for use next year	nil	nil	4 tiled bungalo in good condito 2 Do Cooly lines 1 Do Cattle-sh 8 Thatched huts for coolies in fair condito
Galavia Kan Nagenhalli (not inspected)	55	28	not worked reported to be	About 10,000	5000	old allowed to	not worked						
Halsabal Coffee	25	31	Do	About 2,000		from	Do						

														15 Houses a dilapidated condition.
											food.			
Mr. Raja Rao	Hosahattu Uduvi Channapattanahalli Insp^d. 14.3.99	14		14		nil	35000	About 9 years	Due attention not paid. well walled all round	4000	nil	nil	nil	/ Matched Hut

Mr. Sivaji Ramachandra	Chigate Kan. Dalfatri pit (Seen from the Hire Kan - mutt estate) 20. 3. 99	16	2	14	20	nil	25000	2 to 5 years	Fair	5000 among (Promises new potato to plant next July)	nil	nil	2000	nil
Mr. Sitas amaiya	Mare fadde Kml Hire Kolale Insp. 13. 3. 99.	11	1	8	-	nil	26000	16 3 years	Good	1,000	1,000	4,000	470	Thatched hut for servants in fair condition. Pakka house for proprietor is being built.
Mr. Ganesha Rao	Wake Kan. Bélur	43	-	abt 30	-	abt 30,000	abt 8000	abt 16 to 18	The Small Kank reduced to [illegible]	10 pc		abt 30 to 40	Some silver cocks & pigs	House for proprietor tiled & the ordinary native style & [illegible]

									The value of crop is with Mr Ramachendra Rao, retired Assistant Commissioner, and the Bank has taken steps for digging, manuring and other works, being executed
nil	nil	nil	Hedge trimmed in 1896 for about 2 acres. Sheep manure proposed to be used this year.	Weeding twice. Digging and handling once. Harvesting, Pruning, Cutting off bad and dried shade trees.	Manuring	6	13	9	Pretty fair. Proprietor is a Shetkar, living at Chickmagalur and arranges for work being done. Mr Srinivasa Rao's Arbelkan mutt estate being close by, he avails himself of the help of Mr Narasinga Rao, Mr Srinivasa Rao's nephew, as Superintendent for supervision.
nil	nil	nil	Proposes to use cattle-manure for 4000 plants this year.	Weeding, digging, making, renovation pits, planting etc.	manuring			9 maiden crop	Proprietor seemed to have work zealously and well. Garden in good condition
nil	Fair	abt 20	Cattle manure (Old Chetlis not manured)	Weeding - digging in one block - clearing & planting in another block. Harvesting. Hopefully	Burning & manuring		Nos 20.	abt 50.	Has a good library on agriculture & is well read. Thinks that native planters are going too far in imitating European planters' mode of cultivation. Feels the incentive for special exertion here. Seems to be content with the little that is left. The Bank has undertaken to stir him up.

orders for almost every thing. Though ancestral property, the proprietor does not intend keeping it. There is no cart track to it and the proprietor who met with an accident two years ago finds it difficult to go there on horseback. His endeavours to make a road did not succeed. The Bank has stirred him up and insists on his getting the necessary maintenance works done. Mr. Raja Rao lives at Shimoga practising as a Pleader. There is litigation between him and Mr. Rajaveerappa in regard to the price advanced by the latter and it is said he wishes to make out that he had no interest in the Estate and if at all only a joint interest with Mr. Rajaveerappa

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over half. Some of the old trees were cut to allow of new healthy shoots coming up.

nil	nil	nil	Jungle soil said to have been used for one block some time back. Cattle manure and Punac proposed to be used this year.	Weeding and pricking.	Pruning manuring	40

Do	Failed	30	~~Do the use of~~ Inspection. Bone dust used about 8 years ago and Sheep manure 2 years ago. Cattle and Sheep manure had been collected for use this year.	...weeding and digging twice, handling, harvesting and pruning. Manuring was going on.	manuring	Not permitted	Not permitted	Parchment 79¾ bushels Pounded 124¾ bushels	
Do (not used this year)	Failed	40	Do	Weeding twice. Digging in Lime & bloods and renovation pits in others, handling harvesting and pruning manuring under progress. Weeding and pricking	manuring	165½ inds	320 inds	307½ inds	Do
								27 inds	Not worked.
								Sigekai 30 inds	Do

d	one	Good (Besides Coffee, there is a fine nursery of tea-plants)	40	Bone dust, Punac and cattle manure used. Cattle-manure and some bone dust available for use this year and it is proposed to set a good consignment of Hedge Hindi	Weeding and handling twice, renovation pits in three blocks harvesting etc. Pruning under progress. (Being steepy and dusty much of digging not required)	Pruning manuring	460 lbs	230 lbs	505 Pounded 45	Well maintained. Mr Vasudeva Rao experienced and earnest planter, resides here and looks after this and the next Estate. Tea-planting is a new feature here.
	Do	Fair. About 20000 plants.	nil	Bone dust, Punac and jungle soil used. Bone dust and Punac proposed to be used this year.	Weeding thrice, handling, renovation pits in one block. Harvesting etc, Pruning under progress.	Pruning manuring	150	50	about 304	Fairly well.
Nothing on nil	nil	nil (Plants in the nursery at Hirikaa	nil	None used till now, being new Plantation. Punac proposed to be used	Weeding and digging. Topping in some parts. Clearing in	nil			30 maiden crop	Well looked after. A Muteaddi resides here, and Mr Narasinga Rao who has had training in the Saidapet College superintends. Being a very

	must to be used first		next September replanted portion						fine jungle tree promises to be a valuable Estate.
nil	Good About 50,000 Coffee and 10000 Shade plants.	20	Cattle and fish manures and bone dust has been used. Cattle and sheep manure supplies and Punac proposed to be used this year	2 weeding and handling. Renewal pits in some blocks. Planting shade plants. Harvesting. Repairing roads etc. Pruning under progress.	Pruning and manuring.	90 mds	80 mds	130 mds	Well maintained. Unfortunately the initial mistake was made by cutting off more shade trees than was necessary and to remedy this new shade has been planted. Mr Narasinga Rao a nephew of Mr Srinivasa Rao resides here. Mr Srinivasa Rao pays frequent visits and intends settling himself here. Experiments in tobacco cultivation and Sericulture are being made.
nil	nil	nil	nil	Weeding and harvesting	nil	150 mds	20 mds	70 mds	Not worked.
nil	nil	nil	Cattle manure and Punac proposed to be used	Weeding handling digging etc.	Pruning and manuring	nil	10	7	Fair. Lands valuable being near to Chickmagalur. Special arrangement made for cultivation of some of the wet lands close by, and with them this small bit of Coffee.

						nds	nds	nds	Fairly well. Proprietors resident lives on the Estate and works earnestly.
nil	Fair	100	Cattle and sheep manure used. Cattle-manure was found collected at different places in the garden for use this year.	Weeding thrice. Digging once p. and in 10 acres twice. Handling Planting supplies Harvesting. Pruning under progress.	Pruning. manuring	650	280	280	
nil	Contains about 6000 Coffee plants	20	None used till now. Cattle manure proposed to be used this year.	weeding handling digging harvesting building house.	Pruning & manuring.	5 maiden coffee	55	70	Fairly well. Proprietor himself lives on the Estate with family and works earnestly.
nil	nil	nil	About 10 Carts of sheep's manure used 2 years ago for a small block. Says he has bought some at Diyasaluli for use this year	Weeding once digging handling picking and pruning	manuring	3	15	17	Pretty fair. Proprietor's nephew is said to superintend the works he was not present at my inspection.
one not used	Contains about 15000 Plants	33	Cattle manure is to have been	One weeding throughout the Estate and	Pruning and manuring	700	300	250	Proprietor is an official living Chilaw. Has employed a Muter 22, who has to wait

				~~tion~~ digging and planting new shade					Fair. Proprietor lives at Chickmagalur. has an adult son who goes to and looks after Estates. they were inspected and reported upon by one of the inspecting Directors of the Bank in January last. when the system of inspections referred to in the memo is duly carried out, there will, I trust, be no cause for complaint.
nil	Contiguous gardens near houses and Kumri. Fair. about 50,000 plants		In 1876 bone dust was applied and in 1877 and 1878 Cattle manure to portions. Ds arranging to procure Manures.	Weeding ~~and~~ handling digging and harvesting Pruning in progress.	A little of weeding, pruning and manuring	175 mds	70 mds	200 mds	
nil	10000 plants besides 2 seers of seed sown	nil	manure proposed to be bought for use next September	Digging once and walling up stones found while digging	nil	40 mds	50 mds	45 mds	Pretty fair. No permanent bund arrangement yet made for supervision.
				weeding twice, about 5000 pits dug for new plantation					
nil	Has failed	20	Cattle manure on hand estimated to serve half the Estate. More to be bought.	Weeding, handling harvesting.	Pruning manuring	60 mds	120 mds	60 mds	do [In addition to this coffee has been grown in a portion of the wet and dry lands and sandan mentioned the behind his house at Chickmagalur in the midst of mango and other fruit trees.]

nil	Has failed	nil	Cattle manure had been used to a small extent. 70 Rs worth of cattle manure is reported to have been bought for use this year.	Weeding twice and topping in the Durga da-chitha	Manuring	30 mds / 2	148 mds / 2	96 mds / 2	Do	(Vide above remarks).
Do	Do	Do	Do	Do	Do	Do	Do	Do	Do	
one of single dise	nil	15	Bone dust had been used for the upper block in 1894. This year sheep manure had been used for nearly one-fourth of the garden including old chicks and the manuring the bottoms	Weeding all over. Digging in portion. Renovation pits in other portions. Handling twice. Harvesting and pruning. Also putting up stone wall and building.	Manuring	298 1/2	392 1/2	Bushels 205/2 Parchment + mds 387 1/2 Powdered. Also Gallons 50 mds	Well maintained. Proprietor's brother an experienced and earnest planter looks after this. Arrangements for manuring satisfactory.	

nil	nil	22	Intends purchasing mindi to supplement Cattle manure	Weeding twice Harvesting. Also planting 5,000 plants. Digging not done owing to the rains.	Manuring	120 mds	80 mds	100 mds	Pretty fair. This gentleman is believed to have been indifferent but has been stirred up by the Bank and I am assured he now works earnestly. His are small old plantations. He intends gradually replacing useless old trees by new ones. He lives at Chickmaglur and has up to this felt no need to maintain a permanent Establishment on the Estates. Goes there when there is work to be done and has the help and friendly Co-operation of Mr Vasudeva Rao who lives close by on the Kankandoddi Estate.
nil	nil	—	Do	Harvesting and digging a portion. Digging was going on at time of inspection.	Digging and manuring				

1 pulse crop kept but not used	Has failed	5½	Buys about 1200 Rs worth of cattle and other manure annually	3 diggings, 2 weedings, manuring 24 acres. Harvesting twice and harvesting. Pruning was in progress.	Pruning	500 mds	250 mds	830 mds	Well maintained. Mr Shek Alli lives on the spot and takes great personal interest.
nil	Do.	10.	Last year 9 acres manured with cattle manure and Punac. This year it is proposed to manure 50 acres. Some is in store. Some to be purchased.	Full digging for 33 acres, half for the rest twice. Renovation pits for 1 acre. Weeding twice. Harvesting & Pruning in progress.	Pruning and manuring	250 mds	572 mds	500 mds	Do. Mr Shek Allis son a young man of 18 stops here.

1 of 1 dice 1 of 2 dices	5000/plants	6 proprietor 50 to Lambani Coolies; 80 gants	about 10 acres were manured with about 1000 cartsof Cattle and Sheep manure as well as 5 tons of Punac mixture obtained from Messrs Binny & Co. This year in addition to Cattle manure Horse Hinde is proposed to be used	Abt 1/2 dug, and about 100 once, weeding twice throughout. Handling once. Harvest and pulpering. Pruning in progress.	manuring	Parchs 470/2 bushels. Pounded 125 maunds	270 400	57 110	Fairly well. He who had not the Mr Viratte Gowda would have to confine to the more favorable blocks. He said would endeavour to have the area stated planted up after a settled programme Head Mutsaddi and other Establishment well as a gang of Lambani permanent on the spot. Pays frequent visits to Estate.
nil	Fair. About 6000/plants	nil	Cattle manure bought at an auction is available and will be used.	Weeding once. Picking and pruning.	manuring		290 maunds/2	90 maunds/2	The Estate was under litigation between these two and a third party and the latter had his share partitioned off. Mr Viratte Gowda is endeavouring to get a partition effected between himself and Mr Venkata Varadaraya the latter amicably and awaits the arrival of Mr Venkata Varadaraya the latter.
nil	nil	40	Last year Honge hindi worth Rs 600 said to have been used. This year 1000 maunds of same ordered.	Weeding twice - Digging in part. Handling and harvest. pruning in progress.	Pruning and manuring	350 maunds	100 maunds	400 maunds	Pretty fair. Mr Gundappa seemed discouraged by the prices, but I was assured he had all the needful to keep up the Estate in good condition. His nephew lives on spot and superintends

Information not received	—	Weeding, digging, hoeing & other operations, except in some portions where they were useless due to rains in Dec.	Sowing & manuring	432	1233	265/1000
		Do	Do			

A good jungle in the midst of cultivated plantations

Is an influential gauda possessing excellent house property & a no. of Hale servants. Takes a personal interest in the cultivation & improvement of his estates which are maintained in good condition

Bangalore
April 12, 1899.

J. Lewis Brunton
Inspector of Agr. Banks.

Pulses

irsery and its Condition

umber of cattle maintained or near the Estate.

kind and quantity of manure used or purchased to be used

Work done during the year ending the 30th day of September inspection.

Work to be done in the next ensuing year

Produce for 3 years

	Quantity	Value
1896–97		
1897–98		
1898–99		

General remarks as to the Estate has been maintained.

Encl. 2 to (14)

Appendix A
to memo dtd 12-4-99

Kept separately at
the bottom of the file -

Enc' 3 to (14)

Appendix
B (Encl. 3 to 14)

Resolution of the Board of Directors dated 27th June 1897 and of the General Assembly dated 3rd April 1898:—

Inspection circles to be as follows:—

(1) Bababudan Giries, Jagar Inspection
Messrs Hanumantha Rau
and Vasudeva Rau

(2) Chikmagalur & Arsi Inspection
Messrs Ranganna, ~~and~~
Puppanna Chetty, and B
Gundappa

(3) Baliar, Melbangadi and Kalas
and Shama Rau's garden
at Arsi
Messrs Srinivasa Rau and
Shama Rau.

Abstract

Abstract of Inspecting Directors Reports to the Bank. December 1897.

By Mr. Hanumantha Row on Mr. Srinivasa Row's Estates 25-12-97.

(a) Malagar – The young plants are of uniform growth & fit to be topped - For their age, 2 years, they look exceedingly well - Weeding & digging completed - Work very Satisfactory.

(b) Hirekanmutti – Saw this twice this year - Weeds removed twice - Digging done except in a plot of 8 to 10 thousand trees - Trees in good condition - yield may be estimated at about 300 maunds.

(C) Kanakandoddi – Saw this thrice - Regularly weeded some portions dug during the rainy season & some now - Trees in good condition but require handling - as there was no timely rain the yield will be less - about 4 or 5 hundred maunds.

Bettadkan + Pattigetola –

Digging, manuring, pruning ~~etc~~ done –

Trees look vigorous but there is no crop owing to failure of rain – The estate however is in good condition.

2 By Messrs Srinivasa Rau + Hanumantha Row on Mrs Shama Row's Estate 30-12-97.

Weeding, digging + other works satisfactorily executed – Some portions manured – manure collected in different places in the estate for future use – Crop good – may amount to 300 or 350 maunds.

3 By Mr. Gundappa on Mr. Puppanna Setty's Estate at Dasarhalli 26-12-97.

Full extent 120 acres, planted – Of 150,000 plants all but 20,000 give crop – Digging done also manuring + pruning – plants in good condition – Yield this year estimated at 400 maunds – more expected, but there were no timely rains. Mutsaddi + three Daffadars are employed, + Chanbasappa Setty brother of Mr. Puppanna Setty personally superintends work. There are tiled houses for ~~preparation~~ + Coolies + water supply is good. Accounts are kept. Puttabasappa

Puttabasappa Setty, another brother of Mr. Puppanna Setty, present at the inspection and that from May up to November last 2000 Rs had been spent - (No of coolies employed in each month as seen from Check Roll noted). Plants in nursery in good condition.

By Mr. Gundappa on his own Estate at Nagenhalli & Bindaga - 27-12-97.

This is about 200 acres in extent & consists of 4 parts, Dhupadkul, Niligundi, Karidikul, Vaddargundi, the two latter being banjar. In the other two there are about 4000 old Check and about a lakh of Coorg - Digging & weeding done in the planted portion, also manure used - Plants are in good condition. They ought to have given 6 or 7 hundred maunds this year, but owing to heavy crop last year the pruning was heavy & the rains were untimely - about 100 or 120 maunds may be got. Mr. Gundappa's nephew Venkat Row resides on the estate & looks after it - Water supply good - There are zinc roofed coolly lines - 30 head of cattle maintained - Accounts Kept. Commissioned Maistry Supplies Coolies (Number employed in each month given also amount of expenditure).

5. By Mr. Gundappa on Mr. Ranganna's Estate at Gonakal on 28-12-97.

Out of 40 acres 20 planted - about 30,000 plants of 1, 2, & 3 years old. Whole estate dug & weeded - 5000 plants manured. 10,000 plants are now in bearing - yield estimated at about 25 maunds. House built at the entrance to Estate & in front of it there is a spring & pond with flower plants all round. 10 permanent coolies working - Accounts Kept. (amount spent in each month given) Nursery contains plants.

6 By Mr. Gundappa on Mr. Puppanna Setty's Estate in Yammekan 29-12-9

Out of 76 acres, 58 planted. Mostly Coorg. about 65,000 - age 8 yrs & less - All bearing - Dugging, weeding & pruning all done - plants in good condition - There are fruit trees & Cinchona. Water Supply good. In nursery there are 60,000 plants. Chanabasappa Setty, brother of Mr. Puppanna Setty, looks after the estate assisted by a Muntsaddi, a Daffedar & a Maistry. A bungalow, Cooly lines & Kana have been built at a great cost. Crop estimated at 300 maunds, which is below expectation owing to irregular rains. Accounts Kept. (Number working in each month & amount expended given.)

Abstract of Inspecting Directors' Reports to the Bank.

January 1899.

1 By Mr. Srinivasa Rau on Mr. Chandre. gauda's Hirekolale Estate. 20-1-99.

Whole Estate well weeded - Some portions dug - New wood for next crop very good - Manure found heaped by roadside last year has all been used. Crop harvested till now about 400 maunds - about 4 or 5 hundred maunds more is likely to be harvested - altogether the yield may not be less than 700 maunds Owing to Mr. Chandregowdas absence I could not go to see the Hittalu near his house & other lands.

2. By Ditto. On Mr. Hanumantha Rao' Estate 20-1-99.

New plants all in good condition I topped excepting in an acre & a half

position of which does not appear to be good - Estate well weeded excepting in a small portion where the third weeding could not be done as the plants were under crop sooner than the rest - Money reported to have been advanced for getting the estate dug - will submit further report to Bank after inspecting the digging - Crop harvested about 40 maunds - about 15 or 20 maunds more yet to be harvested - Yield seems to be about 20 maunds in excess of estimate - Work executed very satisfactory - a house newly built in the estate - wet lands have been cultivated.

3 By Mr. Hanumantha Rao's on the Mullutota of Mr. Abdul Khadar Saheb 23-1-99.

Well stocked with young plants some of which have been topped - Timely weeding & digging done - Estate in good condition - Sure to come up well if attended as heretofore to - proprietor present - Said that the crop harvested was about 150 maunds -

By Ditto - On the Doddota of Mr. Abdul Khadar Saheb 23-1-99.

Stocked with old Chick - Only weeding & harvesting done - May improve if properly attended to - Proprietor explained that the amount allowed by Bank for working expenses was insufficient - Trust the Bank will grant a small addition - Harvest about 60 maunds.

If these estates are manured the Crop will be more & advance repaid sooner - Trust the Bank will help Mr. Abdul Kādar Saheb to get manure.

5

By ditto - On Mr. Vasudeva Rau's Bettada Khan & Pattigetota 23rd & 24th January 1899.

Both these estates in excellent condition - Timely weeding & pruning done Renovation pits dug in some places - great interest evinced in the upkeep - Estate was in good condition when I saw it last year - Now it is even better. harvest almost completed: Yield about 300 maunds - plants young, topped -

No doubt they will come up well.

6. By ditto. On Kankan Doddy Estate of ditto. In excellent condition & style. Timely weeding & pruning done - Renovation pits dug in some places. Though present crop is ordinary, promise of future crop good - about 300 maunds harvested till now & about 400 more may be obtained - arrangement made for pulping - about 50 or 60 Coolies seen picking.

Tea is grown on a small extent & there is a large nursery of Tea plants. This is Commendable & worthy of Recognition by the Bank.

7 By Messrs Hanumantha Rau & Sasundera Rau on Mr. Raghavendraffa's Gudlu Khan Estate 23-1-99.

Some portions weeded - 25 Coolies seen picking - Number quite insufficient - about 50 maunds harvested - much more remains to be harvested - Mr. Raghavendraffa's Son explained

that the Mutsaddi had gone to Mahad to fetch Coolies - Trees mostly allowed to grow unpruned & estate presents the appearance of one of old Chick - digging & other works do not appear to have been done last year & this year; & Mr. Raghavendra Iffa does not appear to have paid attention to the estate - harvesting should be pushed on vigorously. Yield may be about 400 maunds.

Abstract
B. Ramachandra Rao
Inspector of Agr. Banks

Enc: 4 to (14)

1	2	3	4
Serial No.	Name of member	Name and nature of Estate	Estimated value given by Taluk Authority
1	Rv. Viratte Ganda and his brother Rv. Puttaswa Ganda	Kartiankalli Estate - Coffee	1,00,000
		Attigiri Estate - Coffee and wet lands	8,000
		Garden and wet lands at Chikmagalur	3,000
2	Rv. Gundappa	Dhupadakul (Nagenhalli) Coffee Estate	89,000
		Wet lands at Uppahalli	
		1/6 Vochihalli - Dram village	4,000
3	Rv. Shekalli Sahib	Jofrihankal Coffee Estate (excluding Kopparigekan)	60,000
		Wet lands at Halsabal	2,500
4	Rv. Jagannatha Rao	Gadabanhalli Coffee Estate including dry and wet land at Mailimane	25,000
		Tondamandanhalla Coffee Estate & Salmatota Coffee Estate Pandavalli	15,000
		Wet lands at Uppahalli	
5	Rv. Abdul Khader	Hodatota Coffee Estate, Mullutota Coffee Estate	30,000
		Wet lands at Uppahalli	
6	Rv. Channabasavashetti, Karkipet	Arsangeppe Coffee Estate	
7	Rv. Nirvanappa Ganda	Dry lands at Hulyanhalli and Balihalli and wet at Balihalli	8,000
		Jofrihankal Coffee Estate (3-15)	2,000
		Kolgavi Coffee Gardens	15,000
8	Rv. Pappamma Chetty	Dry lands at Chikmagalur including a garden of mangos, Coffee etc.	3,000
		Dasarhalli Coffee Estate	
		Do at Arsangeppe	35,000
		Gonakal Coffee Estate	25,000
		Nagenhalli Galavinkan Coffee Estate	10,000
		Muttinpur Coffee and dry lands	1,000
		Halsabal Coffee land	1,000
		Wet and dry land at Davinhalli and Arsangeppe	
9	Rv. Chandre Ganda	Aralguppe lands (1) Coffee (2) wet lands	10,000
		Hirikolale Coffee Estate	70,000
10	Rv. Ganesha Rao	Pandavalli Coffee Estate and a Hampapur dram land assessed at Rs.	20,000
		Gonakal Coffee land	
		Vattekan Coffee Estate Balur	20,000
11	Rvs. Vasudeva Rao and Rv. Srinivasa Rao	Wet lands at Mugilhalli and Sirsunda	2,000
		Bakkakan, Melhulvatti	20,000
		Coffee Jungle in Kolgavi	4,000
		Pattige and Hodatota	30,000
		Wet land at Uppahalli	
		Jewsal Estate Malagar Coffee Estate	
		Annamangair and Hosgemanevare Hirikanmatt Coffee Estate	
		Kankandodde Coffee Estate	
		Alampur Estate - Coffee wet and dry lands	
12	Rv. Annagiri Shama Rao and Rv. Bhima Rao	Amur Coffee Estate	
		Wet and dry lands at Kastara and Amur in Shama Rao's name	85,000
		Wet and dry lands at Kastara in Bhima Rao's name	1,000

C (2nd ... 1-4-99)

5 Estimated value given by Panchayat in March 1899 at their inspection with Mr. Chenniah Chetty	6 Value adopted by Mr. Chenniah Chetty	7 Value as now estimated by the Bank	8 Value fixed by the Deputy Commissioner in consultation with the Inspector and the Amildar in march 1899	9 Rate allowed per acre for different portions of each Estate according to its Condition.	10 Remarks.
100,000	1,00,000	1,00,000	60000 to 70,000		
8,000		12000	8,000		
3,000	3,000	3,000	3,000	71,000 to 81,000	500 - 250 - 100
58,000	58,000	58,000	36,500		
475	500	500	500		
4,000	4000	4000	3,500	40,500	250 - 100
70,000	60,000	60,000	58,000		
2,600	2,000	2,000	2,000		
	25,000	40,000	27,000	87,000	600 - 500
17,500	14,400	14,400	8,200 to 10,000		
600	600	600	600	8,800 to 10,000	300 - 200
38,500	29,850	29,850	18,500 to 20,000		
150	150	150	150	18,650 to 20,000	300 - 250
8,100	7,400	8,000	5,000		
600	600		1000	6,000	300 - 150
12,000			11,500		
15,000	25,500	25,500	6,000		
3,200			2,500	20,000	500 - 300
35,000	35,000	45,000	30,000		
34,000	38,200	38,200	23,000		
35,000	25,000	30,000	25,000		
15,000	10,000	10,000	10,000		
1,000					
1,000	1,800	1800	2,000		
350				40,000	600 - 500 - 350 - 200
10000	10,000	10,000	10,000		
70,000	70,000	70,000	45,000		
20000	20,000	10,000	5,000	60,000 to 70,000	700 - 300 - 250
2,100	19,800	19,800	2,000		
18,000			8000 to 10000		
2,000	2,200	2,200	2,000	12,000 to 15,000	150
15,000			10,000		
5,000	53,700		8,000		
43,500		54,000	25,000		
300	300		300		
25,000	25,000	50,000	25,000		
60,000	48,000	48,000	40,000		
83,000	66,000	66,000	50,000		
6,600	6,000	6,000	5,000 to 6000	1,63,300 to 1,64,300	500 - 400 - 250 - 200 - 100
60,000	60,400		35,000		
6,000	5,600	67,010	7,000		500 - 250
1,500	1,000			42000	
8,84,375	8,29,000	7,86,500		6,17,250 to 6,45,850	

5	6	7	8	9	10
Estimated value given by Panchayat in march 1897 at their inspection with Mr Chenniah Chetty	Value arrived by Mr Chenniah Chetty	Value arrived estimated by the Bank	Value fixed by the Deputy Commissioner in Consultation with the Inspector and the Amildar in march 1899	Rate allowed per acre for different portions of each village according to its condition	Remarks.
8,850 75	8,29,000	7,86,000		9250 to 64,5800	
11,350	8,000	8,000	7,000	7,000	400
12,000	12,000	12,000	5,000	5,000	250
62,000	62,000	62,000	30,000		
30,000	30,000	30,000	30,000		
-	-	-	4,000	64,000 to 65,000	350
-	8,000	8,000	4,000	4,000	400
6,000	4,850	5,000	5,000	5,000	350
150	150				
3,500	3,500	3,500	2,500		
2,400	2,500	2,500	2,500	5000	250
100				70,9250 to 73,6500	
1,13,575	9,60,000	2,17,000			

Ramachandrayya
Inspector of Agricultural Banks in Mysore

Cl

Serl. No.	2 Name of member	3 Name and nature of Estate	4 Estimated given by collector
13	Rv. Hanmanatha Rao	Coffee Estate and wet land at Hirekolali	6,68,5
14	Rv. Ranganna	Coffee Estate at Gundakal	8, 12,
15	Rv. Raghavendrappa	Gudlenkan Coffee Estate	60,
		Wet, dry and garden land at Sivaganget Arackenhalli, Tarikere Taluk	30,
		His share in Navle village, Shimoga Taluk	4,
16	Rv. Raja Rao	Coffee Estate at Channadakalli	8,
17	Rv. Shivaji Ramachandra	Coffee Estate at Dattabetta	5,
		Wet land at Uppahalli	
18	Rv. Sitaramaiya	Hirekolale Coffee garden	
		Wet land at Basavankalli, Ramankalli and Balihalli	
		Dry land at Kempankalli	
			7,95

Office of the Inspector of Agricultural Banks in Mysore
Bangalore, dated 12th April 1899

In D[illegible]

Loans under classes II to IV			Total amount in which the member is indebted. Cls: 2, 7 and 10	Amount of property hypothecated by the member as now estimated	Remarks.
Amount taken	Amount repaid	Balance due			
8	9	10	11	12	13
5,000	2,500	2,500	26,500	71,000 to 81,000	X
500	250	250	12,250	40,500	X
500	-	500	32,100	87,000	His Koppariga Kan valued at about 10000 not hypothecated. not in Banks books.
-	-	-	9,350	8,200 to 10,000	Wet land at Uppahalli W.O.
300	-	300	13,700	18,650 to 20,000	about 600 not hypothecated. Enquiry will be made if other property is available
-	-	-	3,650	6,000	do do
-	-	-	7,000	20,000	do do
3,000	-	3,000	28,000	65,000	Arlanguppe Coffee Estate valued at 23000 - Wet and Dry land valued at 42000 not hypothecated. The Bank has Letter upon him to execute hypothec deeds in respect of these.
-	-	-	25,000	60000 to 70000	
-	-	-	7,980	12,000 to 14,000 and 1500	His house properties in Chikkanayakanahalli. His Grandfather has valuable house & other properties
8,400	5,700	2,700	64,700	1,63,300 to 1,64,300	House property at Chikkanayakanahalli besides 130 acres of coffee land at Malagal of which 30 acres have been planted are available
750	250	500	21,500	42,000	Out of this Rs. 700 not yet drawn up. Renewal pp in matter to whom hypothecated. Enquiry will be made if other property is available
250	150	100	2,600	6,650	Wet land 3-27 a g worth about 350 not hypothecated.
100	100	-	3,100	5,000	Is reported to possess valuable properties at Sakrepatna
2,900	-	2,900	29,500	64,000 to 65,000	His house property at Chikkanayakanahalli. Further enquiry will be made
-	-	-	4,500	4,000	His house property at Shimsha. As the Corporation referred to in appendix A, a charge of fraudulent disposal of property is said to have been made against him. Further enquiry will be made. The Bank has given him.
-	-	-	2,000	5,000	
-	-	-	2,300	5,000	Enquiry will be made
21,700	8950	12750	2,95,930	6,63,300 to 7,11,450	

Ramachandra Aiyangar
Inspector of Agricultural Banks in Mysore

Cli

Name of Member	Amount borrowed by him for repayment of old debts. Class I	Amount borrowed for working expenses in 1897-98 Class I	Amount repaid to Bank out of Col: 3 Class I	Fresh bond for balance of Col: 3 and working expenses for 1898-99. Class I		
				Balance	Working expenses for 1898-99	Total
1	2	3	4	5	6	7
1 Viratte gaudar & brother Putta Basavegauda	8,000	12,000	5000	7,000	9000	16,000
2 " Gundappa	7,000	3,600	1,000	2,600	2,400	5,000
3 " Shekali Saheb	16,000	8,000	4,400	3,600	12,000	15,600
4 " Jagannatha Rao	7,000	1,800	250	1,550	800	2,350
5 " Abdul Khader Saheb	9,000	2,400	200	2,200	2,400	4,600
6 " Channabasappa Setty	1,800	1,200	550	650	1200	1850
7 " Nirvanappa Gauda	5,000	1,200	950	250	1,750	2000
8 " Puppanna Setty	18,000	7,000	5,000	2,000	5,000	7,000
9 " Chandregauda	16,000	5,000	5,000	-	9,000	9,000
10 " Ganesa Rao	5,000	2,000	220	1,780	1,200	2,980
11 " Vasudeva Rao & " Srinivasa Rao	39,000	11,000	-	11,000	12,000	23,000
12 " Shama Rao & " Bhima Rao	13,000	5,000	1,000	4,000	4,000	8,000
13 " Hanumantha Rao	1,500	500	-	500	500	1,000
14 " Rangamma	2,000	800	400	400	700	1,100
15 " Raghavendrappa	18,000	6,000	1,000	5,000	3,600	8,600
16 Raja Rao	4,400	100	-	100	-	100
17 Sivaji Ramachandra	1,000	500	-	500	500	1,000
18 Sita Ramanja	2,000	-	-	-	300	300
	173700	68100	24370	43130	66350	109480

Office of the Inspectors in Central Banks in Mysore Bangalore, Dated April 1899

Encl: 6 to (12)

Appendix - E (1st Encl: to 12/499)

List of prices furnished by Mr. Puppanna Chetty.

Year -	Rate per Maund.
1877	Rs 9-4-0
1878	9-4-0
1879	9-4-0
1880	9-1-3
1881	8-8-0
1882	7-6-0
1883	8-2-0
1884	8-0-0
1885	6-12-0
1886	6-7-0
1887	10-10-0
1888	9-8-0
1889	16-0-0
1890	15-0-0
1891	15-8-0
1892	14-0-0
1893	16-12-0
1894	16-8-0
1895	Rs 20 to 18-4-0
1896	16-0-0
1897	Rs 16 to 13-8-0
1898.	10-0-0
1899.	Consignments were still going to Mangalore. Market not steady. Rates at Chitradurga Rs 8-4-0 to Rs 9-0-0

Bangalore
April 12. 1899

Chamarasa Iyengar

Encl: 7 to (14)

Period.	Amount drawn from Treasury.	Amount repaid to Treasury.	Interest recovered by the Bank including fines	Admission fees &c. recovered.	Interest paid to Government	Establishment and miscellaneous charges
From 12th May 1897 to end of June 1897	1,64,210 - -	- - -	- - -	9 - -	- - -	4 13 4
" 1st July 1897 to " December 1897	61,950 - -	- - -	1166 7 10	2 8 6	844 9 11	211 9 1
" 1st January 1898 to " June 1898	28,140 - -	20,750 - -	6902 3 2	- 12 -	4945 5 11	173 15 2
" 1st July 1898 to " December 1898	44,975 - -	6,320 - -	5360 - 1	- 4 -	3857 4 5	160 4 3
" 1st January 1899 to end of March 1899	18,555 - -	2,350 - -	6,966 3 7	- - -	5073 7 5	81 2 -
Total	317,830 - -	29,420 - -	20,394 14 8	12 8 6	14,714 11 8	631 11 10

Reserve Fund - 5050 - - -
Cash on Hand - - - 3 - 14 - 8
Savings Bank Deposit - - 7 - 1 - - -
5060 - 15 - 8

Office of the Inspector of Agricultural Banks in Mysore
Dr'td, Bangalore, 12th April 1899

C. Ramaswami Aiyangar
Inspector of Agricultural Banks in Mysore.

H Ltl

A.

cwc: 8 to (17)

Valuation List

Of properties of the Members of the Chikmagalur Agricultural Bank.

I Viratha Ganda.

30 acres gone out with borer.

Kankanahalli Estate :— Total acreage 324 acres — Of which 173 acres under coffee — rest, viz: 151 acres, hulgaval in — cluding 10 acres for Kanna, bungalow etc.

Viratha Ganda himself estimates that there are a lac and a half of trees, of which one half are old Chicks, 47 years old — and half Coorgs 12 to 15 years old. The upper part of the Estate is in good order — the lower part is bad, plants having gone out with borer. The Estate is ½ mile from the Santanni road, and 9½ miles from Chikmagalur.

Roughly Estimated —

70 acres good @ Rs 500/ = 35000

70 " inferior @ 250/ = 17500

Total Rs 52,500

including

including Kannas, bungalow, Etc; and
the rest of the land, viz: 198 acres, @ Rs 100/-
an acre comes to about Rs 20000/-:
The total value will be to to 70000 —
(Liberal Estimate).

Add. Collateral Security — 1/3 share in
Attigini Estate valued at
Rs 8000/:— Total 68 to 78000 Rs.

II. Putta Baswe Gauda

Wet and garden lands —— Rs 3000/-

III. Gundappa

Total area Coffee — 199. 8
of this . . . 107. 0 Banjar

Only 125 acres in Gundappa's name
(100 cultivated :- 30 old chiks — 70 Coorg)
mortgaged to Bank.

63 acres uncultivated in Adinarappa's name

11 acres cultivated in Sayid Ali's Kharte

110 acres cultivated (mostly Coorgs) roughly
Estimated by the Inspector of Agricultural
Banks @ Rs 250/ an acre = Rs 27500/-

90 acres kanjar @ Rs 100/- an acre –
Etc - with buildings - fairly good lines -
No pulper – Situation 2½ miles from
Lingankatti Bungalow –

Total Rs 36500/-

Estate not very well looked after -
Add ⅙ share in Hochikatti Jodi village -
Say Rs 3500/

Total Rs 40000

IV Sheik Ali Sahib -

at Joganikankal. – 124 acres - 32 guntas
Of this 116 cultivated (all Coorgs) from 6 to 16 years
old in good order. Good bungalow & Kanna :- Roughly
Estimated at Rs 500/- an acre = 58000/-

Godappanahalli (Collateral security)
Near Mailamane – Coffee & paddy land.

Coffee 45 acres planted: all Coorgs & in very good order - May be valued at

Rs 600/- an acre = 27000/-

Total Rs 85000/-

50 acres of coffee near Joganikankal newly bought might also be put in as Security - Say worth Rs 200/- an acre = Rs 10000/.

V. P. Jagannatha Rao.

Pandravalli (Land in two blocks).

38 acres - 20 guntas.

26 acres old Chiks - rest young Coorgs - 2 to 3 years old.

	Rs
26 acres old Chiks @ 300/- an acre =	5800/-
12 " young Coorgs @ 200/- " =	2400/-
Paddy Land	600/-
	Rs 8800/-

At a very liberal valuation - Rs 10000/-

Estate not well looked after - Is now being stirred up by Bank.

VI Abdul Kader Sahib

Pandravalli - Acreage 70.

40 acres old Chiks in good order.

26 " Coorgs, average 5 years old = 22 acres in Crops about 2 tons.

4 acres banjar - good land - No road only donkey track.

40 acres at 300/ an acre = 12000/-

26 - - 250/ " " = 6500/-

Total Rs 18500/-

At a most liberal valuation — Rs 20000/-

VII. Chinnabasappa Chetty.

Acreage = 27 acres - 4 guntas -

Planted 10 acres old Chiks -

10 acres 2 year old Coorgs -

about 7 acres banjar

10 miles to Chitradurga

10 acres at Rs 300/ = Rs 3000/-

10 acres @ 150/ = " 1500/-

Banjar 500/-

Rs 5000/

Collateral security of net Etc .. 1000/-

Total Rs 6000/-

VIII. Nirvane Gauda.

Acreage 23 acres in Jogarihankal

" 20 " " Kolgave

All planted — At Kolgane all Coorgs 4 to 8 years old, healthy, but unpruned, & not very well looked after — @ Rs 300/- an acre Rs 6000/-

At Joganihankal all Coorgs, well looked after & pruned & may be valued at Rs 500/- an acre = Rs 11500/-

Coffee Total — 17500/-

Dry & wet lands near Chikmagalur } 2500/-

Total Rs 20000/-

IX Chendra Ganda.

Hirikolali — 70 acres - 33 guntas.

60 acres very good coffee — worth all round Rs 700 an acre = 42000/-

10 acres = 3000/-

Arlagupe — Dry & wet lands — 10000/-

(Not mortgaged Kalledevarapura Estate for which he paid Rs 26000/- about 25 acres/-

Pandranalli - 20 acres - young plants.

3 to 7 years old - @ 250/- an acre = 5000/-

Total 60 to 70000 Rs.

X. Ganesh Rao. — Worth 8 to 10000/ at Balur.

At Gonakal — fine piece of jungle — worth Rs 2000/ owing to situation

Wet lands — — Rs 2000/-

Total 14 to 15000/-

XI. Srinivasa & Vasudeva Rao's —

Pandravalli — Kankandodi — A. G. 122 - 28 -

Under coffee 96 acres — Coorgs, 15 to 20 years old - Good bungalow & road to Estate — Pulper etc —— 7 tons.

6 acres windy - 90 acres good

@ Rs 500/ an acre = say 50000/-

Pandravalli Pattige Tota & Dod. tota — acreage

62 acres —

79000 Coorgs (57 acres planted / 4 to 8 years old — in good condition — @ Rs 400/- an acre — say worth 25000/-

Bakki Khan — 77 acres, about 50 planted with old Chiks — Say worth Rs 10000/-

Near Hiri Khan hatti. — Jungle 82 acres — Say worth Rs 8000/- Good situation & road.

80/8000

Hiri Khan Matt. — 148 acres - about 100 acres planted mostly with Coorgs — Duly gave 1 to 2 tons the last few years — Good situation - good soil - Probably coffee has been grown in this place for 200 years.

Worth Rs 40000/.

Mallagar. — 100 acres (mortgaged) 80 acres planted with Coorgs, 3 to 4 years — very good jungle, & good soil — New land.

Say worth 25000/.

Wet & dry lands near Attampur estimated at 5 to 6000/.

Total Rs 1,64,000/-

XII Shama Rao & Bhima Rao. — 82 acres & 19 guntas Coffee land — 72 acres planted — about 25A young coffee, 4 years old and not in very good order.

@ Rs 250/ an acre = Rs 6500/-

47 acres all Coorgs, 8 years old & in good order — worth Rs 500/ an acre = Rs 23500/-

10 acres Banjar — Good tiled house & road to Estate — Only 6 miles from Chikmagher — For situation Rs 5000/ extra —

= Total Rs 35000/-

67 acres unt near Wastara — say Rs 7000/-

Total Rs 42000/-

XIII. Hanumantha Rao -

Hirikolali — 17 acres all planted - all
Coorgs - 15 acres young - good - a small
bungalow - @ 400/ an acre — say Rs 6000/-
(good situation)

Wet land 11 acres . . . . . Rs 1000/-

Total Rs 7000/-

XIV. B. Rangamma.

Gonikal — 27 acres - 22 acres planted -
3 to 5 years old (crop 16 maunds) ni not
at all good condition —

Not worth more than Rs 5000/ at most.

(Note. He must put additional security in
Bank - his lands near Sakrepatna and
Bramasandra)

XV. J. Raghavendrappa.

A. G.
Gundlekhan — 123. 20 —

40 acres jungle & grass - no road - no
pucka buildings - about 3 miles from
Kankandodi

about 80 acres planted with about 100000 Coorgs - rest Chiks — The Estate has been allowed to go to pack & ruin for the last two years.

Crop in 1896 ... 700 maunds
" 1897 ... 300 "
" 1898 ... 250 "

80/3000 375

Estate now only worth Rs 3000 of-

383 acres of wet, dry & garden - Janikere worth say Rs 30000/-

Share in Jodi village in Shimoga worth say — Rs 4000/-

Say Rs 65000/- in all.

XVI Raja Rao:- Chennagonda halli

13 acres - Young Coorgs - 7 or 8 years old. wet-good jungle - Bought for Rs 8000/- in 1895 - Raja Rao says Raghavendrappa has half interest. Estate worth only Rs 4000/-

XVII. Sivaji Ranchendra - 16 acres - 2 gunthas in Dalavaipet - 14½ acres planted - all Coorgs young - from 2 to 5 years old. 2 acres (wet) in Uppahalli.

Worth Rs 5000/-

XVIII. Sita Ramiah -

Hirikolati :— 11 acres - 8 planted with young Coorgs - in good condition, not in bearing - Worth say — Rs 2500/-

25 acres wet & dry — " 2500/-

Total Rs 5000/-

XIX Papanna Chetty -

Basavahalli :— 106 acres - about 90 cultivated - nearly all Coorgs - in very good order : 4 to 9 years old : well manured and looked after - 6 miles from Chikmagalur - Crop about 7 tons

Worth say — Rs 30,000/-

Arasangupé. — 46½ acres : old Coorgs well manured - all cultivated —

Worth Rs 500/ an acre =

Rs 23000/-

Ponnakhan .— 39 acres — all cultivated and in good order — Good bungalow & Kanna.

Rs 25000/- for situation, Etc — near road.

Other Lands —

Gulavenkhan .— 50 acres of old Chik

With Rs 10,000/-

Total — say Rs: 90000/-

Description of Puppamma setti's Estates.

1. Gavikhan at Dasarhalli.—

A. G.
107. 21 — 97½ acres planted — 170000 trees — of which 10000 old Chiks — fresh Coorg, 2 to 9 years old — Shade good, Except in parts in lower portions — vacancies about 15000 — Supplies planted since 3 years did not come up

well - Endeavours will be made to raise plants in baskets - 1600 planted this year between present trees in one block, in view to letting the latter grow. Manure arrangements satisfactory - Crop this year - Parchment 205½ bushels + pounded coffee 389½ maunds.

There are 3 cooly lines tiled, also 1 Muhaddis house & Superintendent's residence, tiled — latter being not pakka. There is a pulper of single disc.

2. Cerangupee Estate:- A. 46.20 S. - Planted A. 28.20 9 - Excluding casualty 6000 due to bad position, there are 28000 trees - of which 10000 are old Chiks & 18000 Coorgs. Of the latter 12000 are over 10 years old & 6000 3 years old - 1000 supplies planted last rains - nursery failed. Manure arrangements good. There are cooly lines tiled, & owner's house, ordinary - Cattle shed was burnt & is being rebuilt. There is pulper, single disc - This year's crop: Parchment 79¾ bushels + pounded 124¾ maunds.

3. Gonakal Estate.- A. 39.9 4, all cultivated - Coorgs 57000 - 4 to 15 years old - besides 4 to 5000 old Chiks - Shade sufficient -

Nursery failed – baskets will be tried – There are 1 good Bungalow in which owner's mother & brother live – 2 cooly lines tiled & 8 houses thatched – and 1 cattle shed tiled – All on Muttinpura Lands – Mortgaged to Bank – There is a pulper of single disc, not used – Crop this year 334½ bds. including 27 bds. obtained from Galavinkan.

4. Galavinkan is not cultivated. It is said to have 10000 old Chiks & about 5000 Cong allowed to grow.

5. Halshal lands are not cultivated – about 30 bds of Sigekai obtained, but no coffee. It is said there are about 2000 coffee trees on it.

6. Kolgasi garden. – a. g. 42.33 owned in Equal shares by Nirvanappa & Puppamasetti – all cultivated – 45000 Congs, 3 to 10 years – This years Crop 96 bds – Found trees allowed to grow. –

Note. Nos 4 & 5 not inspected.

Deputy Commissioner
Kadur District

Enc: 9 (14) Enc. 1 Statement

From The Inspector of
Agricultural Banks
in Mysore

To

The Deputy Commissioner
Kadur District

No. 65/21

Dated. 20th/22nd August 1895

Sir,

Referring to your order to the Director Treasury to stop further payments to the Chikmagalur Agricultural Banks pending my examination of the accounts, I beg to state as follows

2 When this Bank was formed, there were 26 members on its roll and

and their properties were
valued at Rs 20 24,000.
On this security, the Government
were pleased to advance
3 lacs of rupees to carry
on the business of the Bank.
Before the Bank commenced
its operations, three members
whose debates were estimated
at Rs 85,000 resigned.
The other members held a
general meeting, and
allotted funds to each
member, on the footing
liquidating pro rata
Shareholders and
other debts and for
the upkeep of the estates
within the maximum
limit sanctioned for
each individual member
by Government as per
details given in the statement
appended. It will be-

seen

Sunbsalé ?
See Minutes this was mortgage a/c Bank ?

...can from this, that a sum of £8,000 was apportioned for the two members Balingadda and Sunjigowda; but these gentlemen have not drawn this sum as yet they resigned their membership. Their properties alone were estimated at £9,80,000. They own three big estates, Chikkabasavaiyagitikan and Attikkan including Sattikkan I leave the local enquiry and the information furnished by the Sub Registrar of Madegere taluk, it appears that the Last Estate was mortgaged to Messrs Binny & Co in March last for £90,000 payable in three.

three annual equal
instalments with interest
at 9 per cent per annum
I also find from the
accounts furnished
by this firm that these
gentlemen owe them
Rs 1,01,000 at end of last month.
They have also been given
possession of all the
Estates for being worked
3 Under para 74 of the
Articles of Association
and Section 194 of the
Mysore Land Revenue
Code, it is to be presumed I suppose
that the Government has
a lien upon the Estates of
these two members for
the recovery of such advances as are
made to the Bank by
Government from time to
time during the period they
continue to be members of the
Bank

Bank, should any necessity
for such drastic measures
un fortunately arise
4 The other members
drew from the Bank
Rs 1,76,700 - for the
clearance of old debts
and Rs 72,100 for up-keep
they agreed to repay
the latter amount last
April but owing to
short crop of coffee
and low prices, they
refunded Rs 24,350 only
& expect to pay another
Rs 2000 shortly. The
Bank held a General
Meeting & resolved
upon utilizing Rs 48,000
set apart for Balangoda
and Nuwara Eliya and
Rs 18,450 out of the sum
refunded, for this
year

years maintenance. They were forced to adopt this course to keep the estates in efficient condition. Upto 6th instant (August) they have drawn Rs 27,005 from the Treasury and they require Rs 18,045 till end of November and the balance Rs 21,400 for four months from December. The members will thus at end of March next have been indebted to the Bank in the sum of Rs 2,88,900.

5 This year, there is very probability of the members getting a fair ~~by good~~ crop. They roughly estimate the yield of Coffee to be 7,475 maunds which

which figure has however to be verified by inspection in November.

(2)

912-15 8/39 1/1/98

Vacua of Govt Spec. no. R4117.95

× not given.

6 In the Government Rev. No. × of the 29th ultimo, the limit of loans under Class I was raised from £5,000 to £10,000 to be given to a Member provided that such loan does not exceed one-third of the Value of the property hypothecated. The properties of the members who have taken loans from the Bank were originally valued at £9,59,000 × at end of March next, for all practical purposes

purposes £2,88,900
will represent the liability
of the Bank to Government
against this valuation
until the rebates are
assessed & prevalued.
I taking the present
scarcity of depression
and the probability
of a fair crop, which
will enable the cultivators
to refund a portion
of the loan taken
from the Bank,
I am of opinion that
an extra advance
to 18,045 may be immediately
placed at the disposal
of the President and
Agent of the Bank
and £2,400 in December
next.

8 Since

Some of the members have not hypothecated portions of their properties to the Bank which, as the loans taken by them do not exceed one-third the Valuation of the properties already hypothecated. As the sums they have to draw now for upkeep, coupled with the loans already taken by them, will exceed Rs 25,000, the original limit for a loan under Class I, they have agreed to hypothecate to the Bank the remaining properties on receipt of the intimation of the Government order raising the limit of the loan from

Yajnamurthy Rao.
Vasudeva Rao -
Shamo Rao & Bema Rao
Raja Rao -
have also granted
second mortgages

Has this not been received yet ?

25,000 to 40,000 £.

I have the honor to be,

Sir,

Your most obedient Servant,

[signature]

Inspector of Agricultural

Banks in Mysore

Chitradurga Agricultural Bank

Statement showing the Valuation of the properties of the members and the amounts drawn by them.

No.	Names of members	Valuation of the properties	Amounts drawn for discharge of previous debts	Amounts drawn for the purposes of estates	Total	
1&2	Viratha Gowda & Patta Basava Gowda	1,03,000	8,000	12,000	20,000	
3	B. Gundappa	58,500	7,000	3,600	10,600	4,000
4	Sheikalli Sab	87,000	16,000	8,000	24,000	85,000
5	Jagannatha Row	15,000	7,000	1,800	8,800	10,000
6	G. Abdul Khader Sab	30,000	9,000	2,400	11,400	20,000
7	Chennabasappa Setty	8,000	1,800	1,200	3,000	5,000
8	D. Virana Gowda	25,500	5,000	1,200	6,200	20,000
9	Chendra Gowda	1,00,000	12,000	9,000	21,000	60,000
10	M. Ganesha Row	22,000	5,000	2,000	7,000	46,000
11	C. Vasudeva Row	54,000	14,000	11,000	25,000	1,60,000
12&13	A. Shama Row & Bhima Row	67,000	20,000	5,000	25,000	42,000
14	Hanoomantha Row	11,000	1500	500	2,000	7,000
15	B. Ranganna	12,000	2,000	800	2,800	5,000
16	J. Raghavendrappa	92,000	18,000	6,000	24,000	65,000
17	C. Srinivasa Row	1,45,000	25,000	-	25,000	
18	Raja Row	8,000	4,400	100	4,500	
19	Shivaji Ramachendra	5,000	1,000	500	1,500	
20	Sectha Ramayya	6,000	2,000	-	2,000	
21	J. Puttappanna Shetty	1,10,000	18,000	7,000	25,000	
22&23	B. Rama Gowda & Linga Gowda	2,80,000	48000	x	-	-
24	B. Ranga Row	25,000	Deduct-		-	-
25	B. Venkat Row	30,000	-		-	-
26	Lingappa Gowda	30,000	-		-	-
	Total	20,24,000	1,76,700	72,100	2,48,800	
			48000 x			

x This sum was allowed but not drawn.

22.8.1898

Inspector of Agricultural Banks in Mysore

7282

(29)

From The Deputy Commy
Kadur District

To The Secretary to Govt
General & Revenue Depts

Dated 20th May 1899

Despatched —

Received

General No. 581
No.

Enclosure No.

Stating the amount
repaid by the Chik-
magalur Agricultural
Bank and withdrawn

12
22.5.99

1898-99

No. Kadur 2nd
Deputy Commission
Chikmagalur, May 20th

From The Deputy Commissioner
Kadur District

To The Secretary to the
Government of Mysore
Genl. and Rev. Depts.

Sir,

In reply to your docket No 7355 dated the 17th April 1899, enquiring R.F. 117-95 what portion of the amounts of advance paid to the Chikmagalur agricultural bank has been repaid by that bank, I have the honor to state that out of the 3 Lakhs sanctioned in Government Proceedings No. 6916-9 dated the 7th R 117-95 February 1897, a total sum of Rs 2,99,275/- was drawn by the Bank up to the end of December 1898. A sum of Rs - 48,220/- was repaid by the Bank upto

2,99,275
48,220
2,51,055
36,300
2,87,435

up to the 14th May 1899. Out of the latter amount, however, the Bank has withdrawn from the Treasury Rs 36,380/- under the System of "current account" between the Bank and the Treasury.

2. No amount out of the further grant of one lakh sanctioned in Government order No. 912-15 / R 117-95 dated the 30th July 1898 has been paid to the Bank.

I have the honor to be,
Sir,
Your most obedient Servant

Deputy Commissioner
Kadra District

30
2484
Oct 1899 999
R 12157

B.K.G.
11 1898
9

From The Deputy Commissioner
Kadur District

To The Secretary to the
Govt of Mysore
Genl. and Rev: Depts

Dated 13th } October 1899
Despatched }

Received

General No. 242
No.

Enclosure No. /

Submitting the reminder received from the President of the Chikmagalur agricultural bank praying for the payment additional one lac of rupees sanctioned by Government.

R
16/10/99

Submitted for Secretary's Orders —
The connected papers are with Mr Rama Swamier Esq
Ex R. Iyengar 19/10/99
Vandy Expedite 21-10-99

Kadur District Deputy Commissioner's Office

No. 242 Camp Kánathi 13th October 1899

From The Deputy Commissioner
Kadur District

To The Secretary to the
Government of Mysore
General and Revenue Depts

Sir,

I beg to submit herewith the reminder received from the President of the agricultural bank at Chikmagalur praying for the early payment of the additional one lac of rupees sanctioned by Government. The matter has been reported on to Government by Mr Carr and orders on his report are awaited. It will be seen from the enclosed reminder that the President says that Mr Krishnamurti Rao, Councillor said that early orders would be passed on the subject.

I have the honor to be,
Sir,
Your most obedient servant.

W. Scott Moncrieff
Deputy Commissioner
Kadur District

ಪ್ರಧಾನ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ.
ಬಾಗಲಕೋಟೆ ದಿ: 12.10.99

ನಂ: 946/1

ಅರ್ಜಿದಾರರ ಪರ ವಕೀಲರು

13/10/99

ಅರ್ಜಿದಾರರ ಪರ ವಕೀಲರು ಹಾಜರಿದ್ದಾರೆ.

ಪ್ರತಿವಾದಿಯವರ ಪರ ವಕೀಲರು ಹಾಜರಿಲ್ಲ.

ಅರ್ಜಿದಾರರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಸಲ್ಲಿಸಿರುವ ಅರ್ಜಿಯಲ್ಲಿ ಪ್ರತಿವಾದಿಯವರು ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಸರ್ವೆ ನಂ. 2 ಲಕ್ಷ್ಮೇಶ್ವರ ಗ್ರಾಮದಲ್ಲಿ ಸುಮಾರು 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುತ್ತಿದ್ದು ಅವರಿಗೆ ಶಾಶ್ವತ ತಡೆಯಾಜ್ಞೆ ಹೊರಡಿಸಬೇಕೆಂದು ಕೋರಿರುತ್ತಾರೆ. ಪ್ರತಿವಾದಿಯವರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಹಾಜರಾಗಿ ಅರ್ಜಿಯಲ್ಲಿ ಕೋರಿರುವಂತೆ ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುವುದಿಲ್ಲವೆಂದು ಹೇಳಿಕೆ ನೀಡಿರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಅರ್ಜಿಯನ್ನು ಇತ್ಯರ್ಥಪಡಿಸಲಾಗಿದೆ.

ಪ್ರಧಾನ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ.
ಬಾಗಲಕೋಟೆ

ಅರ್ಜಿದಾರರ ಪರ ವಕೀಲರು

ಪ್ರತಿವಾದಿಯವರ ಪರ ವಕೀಲರು ಹಾಜರಿಲ್ಲ.

ಅರ್ಜಿದಾರರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಸಲ್ಲಿಸಿರುವ ಅರ್ಜಿಯಲ್ಲಿ ಪ್ರತಿವಾದಿಯವರು ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಸರ್ವೆ ನಂ. 2 ಲಕ್ಷ್ಮೇಶ್ವರ ಗ್ರಾಮದಲ್ಲಿ ಸುಮಾರು 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುತ್ತಿದ್ದು ಅವರಿಗೆ ಶಾಶ್ವತ ತಡೆಯಾಜ್ಞೆ ಹೊರಡಿಸಬೇಕೆಂದು ಕೋರಿರುತ್ತಾರೆ. ಪ್ರತಿವಾದಿಯವರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಹಾಜರಾಗಿ ಅರ್ಜಿಯಲ್ಲಿ ಕೋರಿರುವಂತೆ ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುವುದಿಲ್ಲವೆಂದು ಹೇಳಿಕೆ ನೀಡಿರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಅರ್ಜಿಯನ್ನು ಇತ್ಯರ್ಥಪಡಿಸಲಾಗಿದೆ.

ಪ್ರಧಾನ ಸಿವಿಲ್ ನ್ಯಾಯಾಧೀಶರು ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ.
ಬಾಗಲಕೋಟೆ

ಅರ್ಜಿದಾರರ ಪರ ವಕೀಲರು ಹಾಜರಿದ್ದಾರೆ.

ಪ್ರತಿವಾದಿಯವರ ಪರ ವಕೀಲರು ಹಾಜರಿಲ್ಲ.

ಅರ್ಜಿದಾರರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಸಲ್ಲಿಸಿರುವ ಅರ್ಜಿಯಲ್ಲಿ ಪ್ರತಿವಾದಿಯವರು ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಸರ್ವೆ ನಂ. 2 ಲಕ್ಷ್ಮೇಶ್ವರ ಗ್ರಾಮದಲ್ಲಿ ಸುಮಾರು 2 ಎಕರೆ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುತ್ತಿದ್ದು ಅವರಿಗೆ ಶಾಶ್ವತ ತಡೆಯಾಜ್ಞೆ ಹೊರಡಿಸಬೇಕೆಂದು ಕೋರಿರುತ್ತಾರೆ. ಪ್ರತಿವಾದಿಯವರು ಈ ಕೋರ್ಟಿನಲ್ಲಿ ಹಾಜರಾಗಿ ಅರ್ಜಿಯಲ್ಲಿ ಕೋರಿರುವಂತೆ ಅರ್ಜಿದಾರರಿಗೆ ಸೇರಿದ ಜಮೀನಿನಲ್ಲಿ ಬೆಳೆದಿರುವ ಕಬ್ಬಿನ ಬೆಳೆಯನ್ನು ಕಟಾವು ಮಾಡಿಕೊಂಡು ಹೋಗಲು ಅಡ್ಡಿ ಆತಂಕ ಮಾಡುವುದಿಲ್ಲವೆಂದು ಹೇಳಿಕೆ ನೀಡಿರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಅರ್ಜಿಯನ್ನು ಇತ್ಯರ್ಥಪಡಿಸಲಾಗಿದೆ.

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ಬಾಗಲಕೋಟೆ

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[illegible] 1561 [illegible]

[illegible]

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[illegible]	350	[illegible] 2566	37 [illegible]	898450/.
— [illegible] —	150 —	492-6 —		73800/..
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2625/. [illegible] 10000/. [illegible]

ฉบับนี้ขอมอบให้ไว้เป็นหลักฐาน ณ วันที่ 12 มกราคม พ.ศ. ๒๕๖๖ เป็นต้นไป

ข้าพเจ้าได้ตรวจสอบแล้วว่าเป็นสำเนาถูกต้องตามต้นฉบับ จึงได้ลงลายมือชื่อไว้ต่อหน้าพยาน

ลงชื่อ ..... ผู้ขอคัดสำเนา

(นายสมชาย ใจดี)

วันที่ ๑๓ เดือน มกราคม พ.ศ. ๒๕๖๖

ลงชื่อ ..... พยาน

(นางสาวรัตนา ศรีสุข)

ลงชื่อ ..... พยาน

(นายวิทยา แก้วมณี)

ข้าพเจ้าขอรับรองว่าได้ตรวจสอบเอกสารต้นฉบับโดยละเอียดแล้ว และเห็นว่าสำเนาที่ได้ทำขึ้นนี้ถูกต้องตรงกันทุกประการ จึงได้ลงลายมือชื่อไว้เป็นสำคัญต่อหน้าพยานทั้งสองคน

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ลงชื่อ ..... พยาน

(นางสาวรัตนา ศรีสุข)

ลงชื่อ ..... พยาน

(นายวิทยา แก้วมณี)

K. Veerattia Gowda.
President
Agricultural Bank
Chikmagalur

వివిధ పన్నుల ద్వారా వసూలైన 1956 ఆదాయపు వివరాలు మరియు 1957 సంవత్సరపు అంచనా వివరాలు.

క్రమ సంఖ్య	పేరు	1956 ఆదాయం								1957 అంచనా
		గ్రామాలు		కరణం మడులు		మున్సిపల్ మడులు		ఇతరం	మొత్తం	
1	సోమశిల గ్రామ కరణం	421	1	32	39	33	38	..	487 38	500
2	" పాములకోట కరణం	222	3	3	8	..	..	..	225 11	225
3	" కుంటపల్లి కరణం	199	8	4	31	250	..	..	453 39	450
4	" అచ్చంపేట కరణం	70	5	1	12	..	..	..	71 17	70
5	" రంగాపురం కరణం	27	22	..	..	..	..	..	27 22	25
6	" చింతపల్లి కరణం	141	6	28	1	..	..	..	169 7	170
7	" కొల్లూరు కరణం	"	"	21	12	..	..	..	7 39	7
8	" తాళ్ళపాక కరణం	85	19	40	37	9	33	..	136 9	140
9	" కొత్తపల్లి కరణం	173	28	57	33	11	11	..	242 32	240
10	" చిలంబాడు చర్ల కరణం	16	2	2	6	..	..	..	18 8	18
11	" పోరుమామిళ్ల కరణం	563	26	4	14	..	..	24	568 22	570
12	" ఎగువపల్లి కరణం	38	20	7	11	1	12	..	47 3	45
13	" ఎ. రాజుపల్లి కరణం	123	20	198	22	535	18	31 12	888 32	900
14	" పెనకలూరు కరణం	..	..	2	3	15	12	..	17 15	17
15	" పోరుమామిళ్ల కరణం	65	33	11	12	5	13	..	82 18	80
16	" కొత్తపేట కరణం	17	8	11	22	..	..	..	28 30	28
17	" ఓబిలి కరణం	72	32	19	18	..	15	..	92 25	90
18	" కొత్తపల్లి కరణం	276	18	18	11	3	5	1 16	299 10	300
19	" రాజుపాలెం కరణం	13	33	..	..	..	..	..	13 33	13
20	" పెన్నానదిపల్లి కరణం	27	34	2	6	14	..	..	44 30	45
21	" తిరుమలపల్లి కరణం	11	1	24	28	1	3	..	36 32	35
		2566	37	492	6	881	..	41 11	3981 14	3977

తేదీ 12.10.57 సంతకం

పంచాయతీ అధికారి

G. Veeratha Gowda
President

(31) 6088. MAR 9 1900 3203 189 F1

From The Inspector of Agrl. Banks in Mysore

To

THE SECY TO THE GOVT. OF MYSORE,
GEN. & REV. DEPTS.

Dated 15/3/00

Despatched

Received

General No. 19-0.
No.

Enclosure No. one

Subg the proceedings of the General Assembly of the Chickamagalur Agrl Bank.

References to be marked.

Submitted for Secretary's
15/3/00 with a note
& file No 117 F 1895-6
28/3/00

Sakleshpur
15th March 1900.

My dear Sir,

In continuation of my D.O. of the 26th ultimo from Hagare, I beg to submit herewith the Proceedings of the General Assembly of the Shikarpalem Agricultural Bank dated the 9th March 1900, received in my camp yesterday. It will be seen therefrom that the members of the Bank have in a way made up the difference caused by the conduct of Mr. Chandra Sarda. Question relating to this Bank if pending, may now receive consideration.

Yours very truly
B. Ramaswamy Aiyangar

C. Sreenivasiengar Esq
Secretary to the Government
Genl. Revenue Depte.

Proceedings of the Corporation Meeting held on the 9th March 1900.

Present.

Mr. M.R. Cl. Gundappa (in the chair)	Mr. M.R. Sivaya Ramachandrachar
" Subbanna Setti	" Chandre Gowda
" Viranna Gowda	" Rangachar
" Puttabasve Gowda	" Hanumanta Rau
" C. Vasudeva Rau	" Srinivasa Rau
" Jagannatha Rau	" Raghavendrappa, by proxy Mr. Srinivasa.

All present agreed that the President Mr. Veerabasve Gowda was on account of ill health unable to attend the meeting.

Proposed by Mr. Rangachar seconded by Mr. Srinivasa and approved by all others that Mr. M.R. Gundappa do preside at this meeting.

The Notice convening this meeting and the Proceedings of the meeting held on 15th February 1900 were read.

The 1st Resolution therein passing the Balance Sheet for the half year opened & in it is approved.

As regards the disposal by Mr. Chandre Gowda of his Pandavapura Coffee Garden which is one of the properties hypothecated by him to the Bank opened & in the 2nd para of the said Proceedings — the letter of the 19th February 1900 addressed by him to the Bank subsequent to the date of the said proceedings was read. He has asked for pardon for having sold the garden without intimation to the Bank and he

states that he will pay up in cash all that might be found outstanding against him save a sum of Rs. 15,000 only, that he had arranged for payment to the bank direct of the price of the garden sold, viz. Rs 5000, at Rs. 1000 per annum as stipulated in the sale deed from the year 1901, and that it is not possible for him to hypothecate other property to the bank.

The balance due by him (Mr. Chandrasoma) up to the end of December 1899 is Rs. 22,638-11-9. If as desired by him a sum of Rs. 15000 is allowed to remain against him he will have to pay Rs. 7638-11-9 in cash. Resolved with the concurrence of all Members:— that he should pay to the Bank Rs. 7638-11-9 as agreed in his letter; that he should deliver to the Bank the registered deed of hypothecation obtained by him from Sarikku Naisamma in respect of his Kandaramulli garden; that the bank's lien on the garden sold do continue to exist undated; that he (Mr. Chandrasoma) should furnish to the bank his Annual Return for the year ending April last although he had failed to give his monthly returns up to date; & that in regard to his allegation that he will not obtain from the bank anything for working expenses & pettiree and to his request that he should be excused from furnishing accounts— he should like all other members to furnish the monthly Return, the form of which is very simple, he should pay to the bank the surplus remaining from the sale proceeds of the produce to be obtained in 1901 after deducting working expenses notwithstanding that he may not obtain anything from the Bank for such expenses from May 1900 to end of April 1901, and he should render proper accounts in regard to produce, expenditure & surplus.

Although in the Proceedings of the 13th February 1900 it was resolved that Mr. Chandrasoma should give other

security & other property as lien of the one sold by him, but as he agrees to pay the amount specified above in cash and as his other property under hypothecation to the bank is very valuable, the bank agree to show him concession as above as a special case and (otherwise) confirm the said proceedings.

Proposed by Mr. Gundappa that the other questions for consideration be brought forward at the next meeting. This was seconded by Mr. Ramachar & carried.

(Signed) B. Gundappa
Chairman

True Copy
(Sd) C. Venkatachar
Asst. Agt. Bank Chikmagalur
Dated 10th March 1906

Chikmagalur Agri Bank

Proceedings of 25th April 1900

Submitted for favor of
consideration in continuation
of the consolidated minute
submitted by me a few days
ago at Bangalore

Mr. Chandre Gowda case
has been referred to in that
Neither Mr. Sheik Ali Sahe
nor Mr. Puppanna Chetty had men
ed to me when I last saw them
that they had borrowed monies
elsewhere for the upkeep of their
Mr. Srinivasa Rao, to whom I
about this at Mysore, said that
Mr. Sheik Ali had probably repai
out of the sale proceeds of coffee
debt of Rs. 8000 to liquidate which
he had applied for a special loan
out of the one lac of Rupees sanctio
for the Bank, and that (Speakin
aside) Mr. Puppanna Chetty ha
been setting a bad example with
the support of Mr. Gundappa.

The proceedings show that
members had made up their mind
to connive at such indirect infring
ment of the bank's regulations
to avoid discord and its immediate
consequences; but one infringeme
connived at must lead to anot
and it is feared that the condition
now depicted of the bank in the fu
may become chronic unless str
strict rules are made and enforc
in the matter of members replenis
the Bank's funds to the fullest pos
extent from the annual sale proce
of coffee & cardamoms.

Mr. Srinivasa Rao said that

if the additional help applied
for by him was given early he
would be enabled to secure a
considerable reduction of debt
from his creditors and what
is more important, thoroughly
reinvigorate his estates, and that
otherwise he would be compelled
to throw his encumbered estates
on the bank's hands and begin
life anew.

14/6/1900

Extraordinary meeting of the Chickmagalur Agricultural Bank (Unlimited).

Dated the 25th April 1900.

Members present:-

1. M.R.R. C. Veeraltha Gonda (in the Chair)
2. " " Vasudeva Rao
3. " " B. Gundappa
4. " " Srinivasa Rao
5. " " Sheik Ali Sahib
6. " " Puppanna Setty
7. " " Chendre Gonda
8. " " Raghavendrappa
9. " " Puttabasave Gouda
10. " " Hanumantha Rao
11. M.R.R. Shama Rao
12. " " Sivaji Ramachandra
13. " " Abdul Khader Sahib
14. " " Ranga Rao
15. " " Veeranna
16. " " Bhima Rao
17. " " Sita Ramaiya
18. " " Chennabasappa Setty
19. " " B. Rangamma

Notice dated 18th April 1900 convening this meeting was read.

The statement appended shews (1) the amount of Coffee crop realized by members of the bank for the year 1899-1900, (2) the sale proceeds of the said crop, (3) the amount which members promise to pay to the bank out of the sale proceeds, and (4) the amount applied for by members to meet working expenses during 1900-1901. Accordingly what the bank expects to get is Rs 47,924 while it has to pay Rs 63,900 for working expenses.

As the amount which the bank expects to

got is not sufficient to meet working expenses. Mr Sheik ali Sahib proposed that the Inspector of Agricultural Banks and the Deputy Commissioner Kadur District, be addressed in view to payment of the lakh of rupees already sanctioned, for the use of the bank. This was seconded by Mr Puppanna Pethy and agreed to by the others.

Mr Ranganna proposed that in case the members of the bank failed to get from the bank the whole of the amount determined by the bank as being required for the working expenses of their estates during 1900-1901, the members might borrow elsewhere only the amount of the deficiency, that such amount of deficiency borrowed elsewhere might be deducted from the sale proceeds of the next crop and that the whole of what remains out of such sale proceeds should without any reservation be paid to the bank. This was seconded by Mr Puppanna Chetty and agreed to by the others.

2. Some of the members had failed to pay to the bank in full the amount of the sale proceeds of the Crop for 1899-1900 although the bank had resolved that the whole of such amount should be paid to it. The explanation given by such members is that not having got the full amount applied for

for by them for working expenses from the bank, they had paid loans elsewhere and repaid such debts.

The estates of members had not been inspected and estimate made of the standing crop, to enable the bank to advance funds for the working expenses required in May and June 1900. It was therefore proposed by Mr Veeranna gouda that reasonable sums be advanced for the paid two months' expenses as well as for Kandayem, to such of the members as had already paid the sale proceeds of crop to the bank or given satisfactory explanation with vouchers for non-payment. This was seconded by Mr Shivaka and agreed to by the others.

3. Mr Gundappa proposed that the marginally noted members who had obtained loans in excess of one-third the value of the properties hypothecated by them to the bank should give security of immovable property equal in value to three times the amount borrowed by them, that in case of failure they should furnish satisfactory explanation, and that members who do not do either should be served with notices intimating that no further loans whatever would be given to them. This was seconded by Mr Rangana and agreed to by the others.

1. Jagannatha Rao
2. Abdul Khader Sab
3. Chennabasappa Setty
4. Ganesa Rao
5. Raja Rao
6. Sivaji Ramachendra Rao
7. Sita Ramiya

(Signed) C. Veeratha Gouda

Confirmation

Confirmation meeting, dated 14th May 1900

Present :—

1. Mr Gundappa
2. " Shaik Ali Sahib
3. " Puppanna Setty
4. " Veeratha Gouda
5. " Veeranna Gouda
6. " Sivaji Ramachendra Rao
7. Mr Ganesa Rao
8. " Shama Rao
9. " Ranga Rao
10. " Srinivasa Rao
11. " Vasudeva Rao
12. " Putta basavegouda
13. " Raghavendrappa

Notice dated 6th May 1900 convening this meeting was read, also the proceedings of the last meeting held on the 25th April 1900.

Mr Veeranna gouda proposed that the said proceedings be confirmed. This was seconded by Mr Ranga Rao and approved by the others.

(Signed) C. Veeratha Gouda

Statement shewing the Amount of Coffee crop realised by members of the Chickmagalur Agricultural Bank for the year 1899-1900, the Sale proceeds of the said Crop, the amount which members promise to pay to the Bank and the amount required for working expenses during 1900-1901.

No.	Name of member	Coffee crop realized in 1899-1900 in Cwts.	Sale proceeds of the Crop.		Amount promised to be paid to the Bank	Amount required for working expenses during 1900-1901
1	M.R. Veeratha Gowda	700	7000	-	7000	9000
2	" Gundappa	110	1148	2	878	2400
3	" Shekal Sahib	1060	10667	8	X3000	12,000
4	" Jagannatha Rao	120	1200	-	1200	600
5	" Abdulkhadu Sahib	160	1680	-	1600	1800
6	" Chennabasappa Setty	30	300	-	530	900
7	" Veeranna Gowda	110	1100	-	1100	1500
8	" Puttpanna Setty	1000	10000	-	X 3750	9000
9	" Chundre Gowda	1100	11,000	-	X 7000	-
10	" Ganesa Rao	24	240	-	200	1500
11	" Vasudeva Rao and " Srenivasa Rao	1230	12300	-	12385	12,000
12	" Shama Rao	300	3000	-	3016	5,000
13	" Hanmantha Rao	62	620	-	300	700
14	" Rangana	30	285	-	285	300
15	" Raghavendrappa	450	4500	-	4000	4000
16	" Raja Rao	18	180	-	180	200
17	" Sivaji Ramachendra Rao	10	100	-	-	300
18	" Sita Ramiya	20	200	-	300	300
19	" Ranga Rao	150	1500	-	1200	2400
	Total	6664	66620	10	47924	63900

17. 5. 1900.

(Sd.) C. V.
Agent.

603 (32)
123 300
383 1900-1

Section 10 Rev.
File No 11 - 18
Serial No 11

From The Deputy Commissioner
Kadur District

To The Secretary to the Govt of Mysore
General & Revenue Depts

Dated 21st

Despatched " July 1900

Received

General No. 63.
No.

Enclosure No.

Reporting further on the one lakh to be advanced to the Agricultural Bank at Chikmagalur and proposing the way by which the members of the Bank can raise loans for the upkeep of their estates.

Deputy Commissioner's Office
Kadur District
Chikmagalur 21st July 1900

From

F. E. C. Carr Esquire
Deputy Commissioner
Kadur District

To

The Secretary to the Govt of Mysore
General and Revenue Depts

Sir,

Referring to G. O. No 912-15 R.F. 117-95 dated 30th of July 1898, I would call attention to para 3, in which it is stated that as the estates on the Chikmagalur Agricultural Bank books were valued at 20 odd lakhs, and were believed to have not deteriorated or decreased in value, Government were willing to make a further advance of one lakh of rupees to the Bank, thus raising the total loans to 4 lakhs; the only proviso being, that the Deputy Commissioner and the Inspector of Agricultural Banks should once more inspect the estates, and satisfy themselves as to the correctness of the estimated value of the properties held as security by Government.

2. With the view of carrying out the above order, the Inspector of Agricultural Banks and I visited a large number of estates separately and jointly. The valuations we arrived at, and the opinions we formed, are clearly set forth in my letter No 570 dated

the

the 15th April 1899, together with the Agricultural Bank Inspector's report and enclosures.

3. It will be seen that in para 5 of the letter above mentioned, after a most exhaustive and careful examination of the properties in question, we came to the conclusion that 12 lakhs was an exceedingly liberal estimate of the total value of the properties on the Bank books. Out of this total, must be deducted 4 lakhs at least, as the value of the estates belonging to Bagmane Lingegowda, who as he is still indebted to the extent of several lakhs, to Messrs Binny & Co, Madras, who hold the primary mortgages on his properties. Government, therefore, cannot look upon themselves as regards these estates as anything more than secondary mortgagees, and it is doubtful if these properties are negotiable securities for the Government loan. This being the case, we may roughly estimate the actual securities of the Bank as worth 8 lakhs. This is a somewhat different valuation from that made by Mr Changiah Chetty, but since his estimate was made, the out-look of the coffee industry and the prices of coffee produce, have assumed

ah a very depressing level.

4. As a servant of Government, I am bound to conserve Government interests, and this being the case, I give it as my opinion, that it would be most unwise of Government to make a further advance of one lakh of rupees to the Chikmagalur Agricultural Bank, as this would bring the total loan to the limit of one half of the estimated value of the total securities.

5. On the other hand, as Deputy Commissioner of the District, I feel that it is only right for me, to view the matter also from the stand point of members of the Agricultural Bank. These gentlemen have joined together and started the Bank with the approval, and under the Regis, of Government. By contracting this loan they have doubtless put themselves, in one way, in a better position — they pay less interest than formerly, and have a lenient creditor in Government. On the other hand, however, it must not be forgotten, that they are wholly debarred by the terms of their contract with Government, from raising loans in other quarters. In the cultivation of coffee, it is absolutely essential that money

should

should be going out daily on the upkeep of the estate. This is fully recognized by Coast Agents and other firms, who have fortunately, or unfortunately, made advances on the security of coffee properties. They have found that in almost all instances, original loans and mortgages, have to be followed up and supplemented by monthly advances for upkeep.

6. The members of the Bank now find themselves on the horns of a dilemma. They are met on one side by their total inability, under the terms of the Government loan, to raise money for upkeep of their estates; and on the other hand they see these properties, which are the securities of Government, deteriorating before their eyes.

7. There is, as far as I can see, only one way out of the difficulty, seeing that I have strongly urged upon Government the inadvisability of themselves making further advances to the Bank. This one way is, to allow all members to hypothecate their crops to agents or others, who are willing to lend money on such security.

8. This would in no way interfere with the security of the properties given to Government, beyond what might

be realized by the actual crop on the estate. I would make it a sine qua non of a concession of this sort, that all hypothecation deeds should be registered, and that no deed should directly, or indirectly, give a lien to the creditor on anything other than the actual crop growing on the estate.

9. This concession would, I think, meet the difficulty in which both Government and Bank are now placed. I would suggest, however, that some legal advice be taken as to the feasibility, or otherwise, of my proposals.

10. In conclusion, I would propose that the Bank, in view of the bad seasons and low prices of the last 2 years, may be given one more year's grace, before being called upon for any instalment, towards the repayment of the original loan advanced by Government.

I have the honor to be,

Sir,

Your most obedt Servant,

J. C. Carr

Deputy Commissioner

Kadur District

And

Read:-

Section 1899.
File No 11 1898
Serial No 12

(1) Letter No.510 dated 15th April 1899 from the Deputy Commissioner, Kadur District, reporting, with reference to para 3 of Govt. order No.912-15 R.F.117-95 dated the 30th July 1898, the result of the inspection and valuation of the estates of the members of the Chickmagalur agricultural Bank, and submitting a memorandum from the Inspector of Agricultural Banks dated 12th April 1899.

(2) Memorandum from the Inspector of Agricultural Banks dated 22nd October 1899, submitting further papers and explanations in continuation of his memo of the 12th April 1899.

(3) Docket No.65 dated 19th January 1900 from the same submitting certain letters and proceedings since received from the Bank and a petition addressed by one of the members; and referring to a split among the members.

(4). Memorandum from the Inspector of Agricultural Banks dated 26th February 1900, submitting with remarks the proceedings of the Bank dated 13th idem and a letter from one of the members dated 19th idem.

(5). Letter from the Inspector dated 15th March 1900, forwarding the Bank's proceedings dated 9th idem, disposing of the questions raised by

by the sale by a member of one of the properties hypothecated to the Bank and reserving other questions for consideration at another meeting.

(6) Memorandum from the Inspector dated 23rd April 1900, giving a summary of important papers and matters relating to the working of the Bank, with notes on points calling for consideration and orders.

(7) Ditto dated 14th June 1900 submitting with remarks the resolutions of the Bank dated 14th May 1900.

(8) Letter No.63 dated the 21st July 1900, from the Deputy Commissioner, Kadur District, submitting proposals to enable 14 members of the Bank to raise the additional loans they require for working their estates..

ORDER:- No 1129-30 9/2/8/00
355 24/7/95

The Chickmagalur Agricultural Bank has been working since the 12th May 1897, with a capital of three lakhs of Rupees borrowed from the Government. Upon representations made by the Bank through the Inspector of Agricultural Banks and the Deputy Commissioner, the Government considered that an increase to the said loan of three lakhs was urgently called for to enable the members of the Bank to fully meet their annual working expenses, and

accordingly authorised the Deputy Commissioner, in the order of the 30th July 1898, to advance a further loan of one lakh of Rupees to the Bank, if, upon another inspection of the estates of members, by the Deputy Commissioner or the Inspector, the valuation of the estates made in March 1897 was found to be correct.

2. The Govt. have perused the reports submitted to them regarding the inspection thus ordered and they have also given their best consideration to the communications and representations received on the subject of the affairs of the Bank generally and on that of the further advance in question in particular. And they have arrived at the conclusion that it is undesirable to add to the already large loan advanced to the Bank from the State Treasury, and for the repayment of which adequate satisfactory arrangements have not yet been made by the members of that institution as originally ordered & promised. Govt., are willing to admit that the past two years have not been as favorable to the Planters as they might have been, but this per se is not a sufficient justification for the non-liquidation by each debtor- member of a portion of his liability of for the Bank not having put by a substantial reserve fund,

much less for the Bank pressing Govt.,
for a further loan from the State
Treasury. Current working charges seem
however to be an urgent item of expendi-
ture which unless incurred in time
might lead to a material deterioration
of the estates of the members concerned ·
and Govt. do not certainly wish at during
these exceptionally hard times to stand
in the way of the funds required therefor
being raised in the market upon the
security of the current year's crop
if they could not be found otherwise
either from the savings of the members
themselves or from loans obtained
upon the personal security of the
members. The necessary permission in
this behalf will accordingly be granted
by the Dy Commr at once. A certificate of authorization may be given to such members as may apply for the same to the Bank as a body corporate being of course a consenting party thereto.

3. The reports of the Inspector which
refer to defects and irregularities
in the working of the Bank and the
want of a healthy spirit of mutual
sympathy and co-operation in all
the members, will be transmitted to the
Dy Commr for needful action in concert
with the leading members of the Bank.
The omission to examine title deeds and
cause the production of all ~~the~~ necessary
documents relating to title is a grave
one and ough to receive very early atten-
tion.

4. Under existing circumstances, Govt

think it desirable that the powers of enquiry, inspection and supervision in respect of this Bank should be directly exercised by the Dy Commr without the intervention of the Inspr, and they request that he will be so good as to make suitable arrangements for the inspection of the Bank and the estates of members and take the necessary steps from time to time for rectifying omissions and irregularities. He may utilise for this work the services of one of the Asst Commrs ~~having to itinerate in the Chikmaglur and Mudigeri Taluks.~~ employed in his district.

5. The Govt hope that the members of the Bank will all do their best to build up the credit of the Bank by mutual sympathy and hearty co-operation.

Secretary.

To

The Deputy Commr., Kadur District.

The Inspr of Agl Banks.

MEMO. No 1131 9/2/800 ~~356~~ 1115-95

Copy of the above is forwarded to the Dy Commr., of the Hassan Dt., with a request that he will at once communicate the same to the members of the Saklespur Agl., Bank, and give them permission to raise loans in the market for the working expenses of the current year on the security of their crop, similar

milar to the permission ordered to be granted to the mebers of the Agl., Bank, Chikmaglur. He is also requested to inspect the Estates in company with the Sub Divl Officer of Sakleshpur and submit a report to Govt. as early as possible.

By Order,

Secretary.

1/8/00

(To be issued) in accordance with above.

1/8/00

33

1900-1901

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 2nd August 1900

No. 1129-30
R. F. 117-95

Passing orders regarding the additional loan required by the members of the Agricultural Bank at Chikmagalur; directing that the powers of enquiry, &c., in respect of the Bank be directly exercised by the Deputy Commissioner of Kadur; and communicating the order to the Deputy Commissioner of Hassan for similar action being taken regarding the Agricultural Bank at Saklespur.

SBP—11-8-1900—200

READ—

(1). Letter No. 510, dated 15th April 1899, from the Deputy Commissioner, Kadur district, reporting, with reference to para 3 of Government Order No. 912-15—R. F. 117-95, dated the 30th July 1898, the result of the inspection and valuation of the estates of the members of the Chikmagalur Agricultural Bank, and submitting a memorandum from the Inspector of Agricultural Banks, dated 12th April 1899.

(2). Memorandum from the Inspector of Agricultural Banks, dated 22nd October 1899, submitting further papers and explanations in continuation of his memo of the 12th April 1899.

(3). Docket No. 65, dated 19th January 1900, from the same Officer submitting certain letters and proceedings since received from the Bank and a petition addressed by one of the members; and referring to a split among the members.

(4). Memorandum from the Inspector of Agricultural Banks, dated 26th February 1900, submitting with remarks, the proceedings of the Bank, dated 13th idem and a letter from one of the members, dated 19th idem.

(5). Letter from the Inspector, dated 15th March 1900, forwarding the Bank's proceedings, dated the 9th idem, disposing of the questions raised by the sale by a member of one of the properties hypothecated to the Bank, and reserving other questions for consideration at another meeting.

(6). Memorandum from the Inspector, dated 23rd April 1900, giving a summary of important papers and matters relating to the working of the Bank, with notes on points calling for consideration and orders.

(7). Memorandum from the Inspector, dated 14th June 1900, submitting with remarks the resolutions of the Bank, dated 14th May 1900.

(8). Letter No. 63, dated the 21st July 1900, from the Deputy Commissioner, Kadur district, submitting proposals to enable the members of the Bank to raise the additional loans they require for working their estates.

No. 1129-30—R. F. 117-95, DATED BANGALORE, 2ND AUGUST 1900.

ORDER THEREON—The Chikmagalur Agricultural Bank has been working since the 12th May 1897 with a capital of three lakhs of rupees borrowed from the Government. Upon representations made by the Bank through the Inspector of Agricultural Banks and the Deputy Commissioner, the Government considered that an increase to the said loan of three lakhs was urgently called for to enable the members of the Bank to fully meet their annual working expenses, and they accordingly authorized the Deputy Commissioner, in their Order of the 30th July 1898, to advance a further loan of one lakh of rupees to the Bank, if, upon another inspection of the estates of the members, by the Deputy Commissioner or the Inspector, the valuation of the estates made in March 1897 were found to be correct.

2. The Government have perused the reports submitted to them regarding the inspection thus ordered, and they have also given their best consideration to the communications and representations received on the subject of the affairs of the Bank generally, and on that of the further advance in question, in particular. And they have arrived at the conclusion that it is undesirable to add to the already large loan advanced to the Bank from the State Treasury, and for the repayment of which adequate satisfactory arrangements have not yet been made by the members of that institution as originally ordered and promised. Government are willing to admit that the past two years have not been as favorable to the Planters as they might have been, but this *per se* is not a sufficient justification for the non-liquidation by each debtor-member of a portion of his liability or for the Bank not having put by a substantial reserve fund, much less for the Bank pressing Government for a further loan from the State

Treasury. Current working charges seem, however, to be an urgent item of expenditure which unless incurred in time might lead to a material deterioration of the estates of the members concerned, and Government do not certainly wish, during these exceptionally hard times, to stand in the way of the funds required therefor being raised in the market upon the security of the current year's crop, if they could not be found otherwise either from the savings of the members themselves or from loans obtained upon the personal security of the members. The necessary permission in this behalf will accordingly be granted by the Deputy Commissioner at once. A certificate of authorization may be given to such members as may apply for the same, the Bank as a body corporate being of course a consenting party thereto.

3. The reports of the Inspector, which refer to defects and irregularities in the working of the Bank and the want of a healthy spirit of mutual sympathy and co-operation in all the members, will be transmitted to the Deputy Commissioner for needful action in concert with the leading members of the Bank. The omission to examine title-deeds and cause the production of all necessary documents relating to title is a grave one and ought to receive very early attention.

4. Under existing circumstances, Government think it desirable that the powers of enquiry, inspection and supervision in respect of this Bank, should be directly exercised by the Deputy Commissioner without the intervention of the Inspector, and they request that he will be so good as to make suitable arrangements for the inspection of the Bank and the estates of members and take the necessary steps from time to time for rectifying omissions and irregularities. He may utilize for this work the services of one of the Assistant Commissioners employed in his district.

5. The Government hope that the members of the Bank will all do their best to build up the credit of the Bank by mutual sympathy and hearty co-operation.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner, Kadur District.
The Inspector of Agricultural Banks in Mysore.

MEMO NO. 1131—R. F. 115-95, DATED 2ND AUGUST 1900.

Copy of the above is forwarded to the Deputy Commissioner of the Hassan district, with a request that he will at once communicate the same to the members of the Saklespur Agricultural Bank, and give them permission to raise loans in the market for the working expenses of the current year on the security of their crop similar to the permission ordered to be granted to the members of the Agricultural Bank, Chikmagalur. He is also requested to inspect the estates in company with the Sub-Division Officer of Saklespur and satisfy himself that the authority above given is utilized in all the necessary cases and the requisite funds raised and utilized for the urgent current working charges, without which the estates of the Bank must of necessity deteriorate. The Deputy Commissioner's attention is particularly invited to para 4 of the Order, and he is requested to carry out those directions so far as they apply to the Saklespur Bank, utilizing therefor the services of the Sub-Division Officer. An early report of the action taken under this Order must be submitted.

C. SREENIVASIENGAR,
Secy. to Govt., Gen. & Rev. Depts.

Exd.—C.V.

xx Whether the reserve fund has any time been used for repayment - has there been any breach of the conditions of the loan - I would like to find out the whole lot & realize what govt can get from the sale & the profits of the members.

Mr Jamkhandikar
15/10/1900
Karkambole

Section 669
File No 11-1-98
Serial No 13

REVENUE SEP 19 1900 SECRETARIAT DEWAN'S OFFICE

R 1364

(34)

From The Deputy Commissioner,
Kadur District.

To The Secretary to the Govt. of Mysore,
General and Rev: Depttts

Dated 15th
Despatched 17th } September 1900.
Received

General No. 189
No.

Enclosure No. 2

Requesting to be informed at an early date whether permission to the Chikmagalur Agricultural Bank collectively to hypothecate the crops as suggested by the members, may be given and whether the Bank is entitled to utilize the reserve fund of Rs 9426 — —.

19.9.00

Submitted
file putup.
H.S. 25/9/00.

Submitted for orders
R
6/10/00

Ordered R 2/10/00

i) The granting a further loan by Govt. seems out of the question.

ii) The members of this Bank have unfortunately had a succession of bad seasons. Resignation to draw & utilize the pl reserve fund may be given Rein as a special case.

iii) Collection by hypothecation of the standing crop does not seem to be feasible - Difficulty one of the members in a matter with which Govt. seem to have no concern - & is for the members of the Bank & the Board proposing & Govt. to decide this in this best way they can -

R
11-10-00

VR
11

The whole thing is wrong from beginning to end. I would not allow them to meddle

Deputy Commissioner's Office
Hadur District
Chikmagalur, 15th September 1900

From

H. H. Shanker Esquire
Deputy Commissioner,
Hadur District

To

The Secretary to the Govt of Mysore
General and Revenue depts

Sir,

In accordance with G. O. no 1129-30 / R.F 117-95 of 2nd August 1900, stating that enquiries, inspection and supervision in respective of the Chikmagalur Agricultural Bank should be directly exercised by the deputy Commissioner, I have the honor to inform you that I met the majority of the members of the Bank on 20th August and explained to them that they should draw up some idea of hypothecation and submit it to me for approval should they wish to adopt the concession granted by Government, viz: hypothecating the current years crop in the open market.

2 The members requested time to consider the matter and they accordingly held a meeting on 26th August, minutes of which I now enclose and from which it

It will be observed that the members propose to hypothecate all the crops of the estates belonging to the Bank to some Agent willing to grant a loan on the same and to apportion the amounts out to the members as required: in other words that the Bank should raise an extra loan as Government are unwilling to grant any more. It will be further observed that there is one dissentient member to this, and that being the case I very much doubt the legality of such a proceeding. Besides, I fail to see that this proposed arrangement would be any additional inducement to any firm to give the Bank a loan rather than to the members individually.

3. As regards the request for a further loan from Government, I am of opinion that the question has been decided once for all and calls for no further consideration, as in my opinion it would only mean

throwing good money after bad.

4. I would request Government to inform me at an early date whether I can give the necessary permission to the Bank collecting to hypothecate the crops as suggested. Also whether the Bank is entitled to utilise the reserve fund of Rs 9426-- as suggested by them. The balance at the credit of the bank only amounts to Rs 14,789---. I am at present going through the title-deeds of the bank and will report shortly.

I have the honor to be,

Sir,

Your most obedt Servant,

H H Sparke

Deputy Commissioner.

Kadur District

AM

ನಂಬರು. 17.

ಸಂ. ಡಿ 262

ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

ಶ್ರೀಯುತರು ಬಿನ್ನೈಸಿಕೊಳ್ಳುವ ವಿಜ್ಞಾಪನೆಗಳು—

ಸಾಂಕೀರ್ಣರವರು ———— ಆಫೀಸಿಗೆ ಆಂಕಿ.

ತಮ್ಮ ಅರ್ಜಿ ನಂಬರು 386 ತಾ 1.9.90 ಮತ್ತು 450 11.9.1990 ಗಳಲ್ಲಿ ಬರೆದ ಕಡ್ಡಿ ತಲ್ಪಿದವು. ಇವುಗಳಿಗೆ ತಾವು ತಿಳಿಸಿದ 26.8.1990 ರಲ್ಲಿ ಮೂಡಿಗೆರೆ ಬ್ರಾಂಚಿನಲ್ಲಿ ನಿಮ್ಮ ಸಾಲದ ಖಾತೆಯನ್ನು ಪರಿಶೀಲಿಸಿದಾಗ ಸಾಲದ ಕಂತುಗಳು ಸರಿಯಾಗಿ ಪಾವತಿಯಾಗಿಲ್ಲವೆಂದು ತಿಳಿದು ಬಂದಿರುತ್ತದೆ. ಆದ್ದರಿಂದ ಸಾಲದ ಕಂತುಗಳನ್ನು ಸರಿಯಾಗಿ ಪಾವತಿ ಮಾಡಿ ಸಾಲವನ್ನು ಕ್ರಮಬದ್ಧಗೊಳಿಸಿಕೊಳ್ಳಲು ಕೋರಿದೆ. ಸಾಲದ ಕಂತುಗಳನ್ನು ಸರಿಯಾಗಿ ಪಾವತಿ ಮಾಡಿದಲ್ಲಿ ಸಾಲವನ್ನು ಕ್ರಮಬದ್ಧಗೊಳಿಸಲು ಸಾಧ್ಯವಿರುತ್ತದೆ.

ಸಾಲದ ಕಂತುಗಳನ್ನು ಪಾವತಿ ಮಾಡಲು ಸಾಧ್ಯವಿಲ್ಲದಿದ್ದಲ್ಲಿ ಸಾಲವನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಮರುಪಾವತಿ ಮಾಡಿ ಸಾಲದ ಖಾತೆಯನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಲು ಕೋರಿದೆ. ಸಾಲದ ಖಾತೆಯನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಿದಲ್ಲಿ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೋರ್ಟು ವ್ಯಾಜ್ಯಗಳು ಇತ್ಯರ್ಥವಾಗುತ್ತವೆ. ಸಂಬಂಧಪಟ್ಟ ಕಾಗದಪತ್ರಗಳು ಹಿಂತಿರುಗಿ ಬರುವುದರಿಂದ ಮರುಸಾಲ ಪಡೆಯಲು ಸಹಾಯವಾಗುತ್ತದೆ. ಹಾಗೂ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೋರ್ಟು ವ್ಯಾಜ್ಯ (Litigation) ಮತ್ತು ತಲೆನೋವು (Complication) ಗಳಿಂದ ಪಾರಾಗಬಹುದಾಗಿದೆ.

ಈಗ್ಗೆ ಸುಮಾರು 1901 ಗಳಲ್ಲಿ ಮೂಡಿಗೆರೆ ಬ್ರಾಂಚಿನಲ್ಲಿ ಸಾಲ ಪಡೆದಿರುವವರಿಗೆ ಸಾಲದ ಕಂತುಗಳ ಮೊತ್ತ ಸುಮಾರು ರೂ 30,000/- ರೂಪಾಯಿಗಳಷ್ಟು ಬಾಕಿ ಇರುವುದರಿಂದ ಸಾಲವನ್ನು ಕ್ರಮಬದ್ಧಗೊಳಿಸಿಕೊಳ್ಳಲು ತಾವು ತಮ್ಮ ಸ್ನೇಹಿತರೊಂದಿಗೆ ಬ್ರಾಂಚಿಗೆ ಬಂದು ಸಾಲವನ್ನು ಕ್ರಮಬದ್ಧಗೊಳಿಸಿಕೊಳ್ಳಲು ಕೋರಿದೆ.

2018 ಜೂನ್ 13-ರಂದು ಬಂದ್

ಸೂಚನೆ: ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಸಾಲಗಾರರಿಗೆ ಪತ್ರ ಬರೆಯಲಾಗಿದೆ. ತಮ್ಮ ಅರ್ಜಿ ನಂಬರು 386 ಗಳಲ್ಲಿ ಬರೆದಿರುವಂತೆ ತಾವು ಸ್ನೇಹಿತರೊಂದಿಗೆ ಬಂದು ಸಾಲವನ್ನು ಕ್ರಮಬದ್ಧಗೊಳಿಸಿಕೊಳ್ಳಲು ಕೋರಿದೆ. ತಾವು ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕೋರ್ಟು ವ್ಯಾಜ್ಯಗಳಿಂದ ಪಾರಾಗಬಹುದಾಗಿದೆ.

ಇಂತಿ ನಮ್ಮವರು—

G. Nuratha Gowda

President

Agricultural Bank

Chikmagalur

ಚಿಕ್ಕಮಗಳೂರು [illegible] ಬ್ಯಾಂಕಿನ (ಆಡಳಿತ ಮಂಡಳಿ)

ತಾರೀಖು 26.8.1900 [illegible] ಸಭೆ

ಹಾಜರಿದ್ದ ಸದಸ್ಯರು.

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ತಾ|| 11.8.1900 [illegible] 4 [illegible]

[illegible]

2.

K. Venkatha Gowda

President.

Draft for a/c
11
35

To.

The Dy Commr-
Kadur District.

Section	Rev
File No	11 1898
Serial No	14

Dated 3/11/00
3.11
No. 3697
R.T. 117-95.6

(20)

Dy Commrs letter no. 1898 15th September 1900 requesting to be informed whether, the Govt having declined to grant any further loan to the Agri-cultural Bank at Chikka-magalur, the members of Bank may, as proposed by them, be permitted to hypothecate all the crops of the Estates belonging to the Bank & raise a loan, & whether the Bank is entitled to utilize the re-serve fund of Rs. 9426—

With reference to the ab
has the honor to State
the grant of a further
by Govt is out of the
On the other hand Govt
wish to know wheth

there has been any and, if
so, what breach in the
conditions of the loan
& why the whole ~~Lot~~ property should
not be sold out with a
view to realize what Govt
can get from the sale of
the property of the members.
~~They~~ Govt would not allow the
members to meddle with
the reserve fund. The Dy
Commr is requested to
submit for the orders
of Govt an early and
complete report on the
above points and also as
regards the present con-
dition of the Bank.

By Order.

2/11/00
27/10/00 for Secretary

Draft approved
by 2nd Councillor
vide Order on
Mfr note

Issue
2/11/00

Copd
2/11/00

36

(General Serial No. 30.)

NOV. 14 1900

1900 – [illegible] 2126

From The Deputy Comm'r
Kadiak District

To The Secretary to the Gov
of Impone
General Revenue Dep

Dated 12th

Despatched – November

Received

General No. 3014 } 1900.
No.

Enclosures Number. 1

Section 0445
File No 11 – 1898
Serial No 15

✓

Forwarding copy
Treasury officer's dock
stating that there is a
sum of Rs 10112 as Re
serve Fund at the cre
dit of the Chikmagal
Agricultural Bank

R
14.11.00

Ltr
File further.
HS
Wilson

(illegible)
for 1 week
14/11/

Chikmagalur
12th November 1900

From

H. H. Sparkes Esquire
Deputy Commissioner
Kadur District

To

The Secretary to the Govt of Mysore
General and Revenue Depts

Sir,

With reference to your docket no 36-97 R.T. 117-95 of the 3rd November 1900, I have the honor to forward herewith copy of docket no 84 dated 10th instant, received from the Treasury Officer of this District, stating that there is at present in the District Treasury a total sum of Rs 10112/. as "Revenue Fund" at the credit of the Chikmagalur Agricultural Bank.

2. A report on the other points alluded to in the docket under reference will be submitted shortly.

I have the honor to be

Sir,

Your most obedt Servant,

H H Sparkes

Asst Deputy Commissioner
Kadur Dist

From

The Treasury Officer
Kadur District

To

The Deputy Commissioner
Kadur District

Dated 10th November 1900

No 84

His docket no 740 dated 8th November 1900.

With reference to the above, have the honor to state that as per Deputy Commissioner's direction the Clerk of the Agricultural Bank at Chikmagalur brought and showed the undersigned the account of the Agricultural Bank. The amount of Reserve Fund up to the end of October 1900 was therein shown to be Rs 10,112/-.

2 The balance in the District Treasury at credit of the said

Bank having been only Rs 8999/.
on the evening of the 5th instant,
the President of the Agricultural
Bank credited the difference of
Rs 1113/. on the 8th instant.

3. The total sum of Rs 10112/.
has been brought on a separate
head (since opened) called "Reserve
Fund and the balance at the
credit of the bank is shown to
be nil.

f/d/ B. Ramaswamaiya
Treasury officer

Copy"

Deputy Commr.
Raichur Dist

(39)

(General Serial No. 30.)

5123

1900 - 1901

R 3082

RECEIVED

Section GAR

File No 1 - 18

Serial No 16

From The Deputy Commissioner
Kadur District

To The Secretary to the
Government of Mysore
General & Revenue Dept

Dated 26th January 1901

Despatched 29th

Received

General No. 434 1901.
No.

Enclosures Number. 8

Reporting further on the affairs of Chikmagalur Co-operative Agricultural Bank.

R Rutnam
30.1.01
8/2/01

BD
9.2.01

Submitted with office note.

5-2-01.

7/2/01

Deputy Commissioner's office
Kadur District
Camp Kadur 2nd January 1901.

From

H. H. Sparkes Esqre
Deputy Commissioner
Kadur District

To

The Secretary to the
Government of Mysore
General and Revenue Depts

Sir,

With reference to your docket (35)
no: 5697 / R.F. 117-95 of the 3rd November 1900 and
subsequent reminders nos: 4732 (37) / R.F. 117-95 and
5116 (38) / R.F. 117-95 of the 15th December 1900 and
7th January 1901, respectively, calling
for a report as to whether any
breach in the conditions of the
loan granted to the Chikmagalur
Agricultural Bank, and, if so, what
has been committed, I have the
honor to state that documents
and registered deeds of
hypothecation

hypothecation, together with title deeds and discharged bonds, have not been lodged in the members of the Bank in the Government Treasury as per para 9 of Government (11)
Proceedings no: 0915-19/R.F. 117-95 of the 15th February 1897, as per lists attached. Para 10 of the Government order, above referred to has not been complied with, in that the members have not tried their best to recoup Government, or attempt to repay the loan as promised by them in their deeds of loan deposited. Beyond this there is nothing, in my opinion, to necessitate Government selling the lands hypothecated by the members of the Bank and recovering the amount

amount due by them.

As regards the actual State of the Bank, beyond the name, no such institution exists as the members have ignored all conditions and ideas of Banking, and have merely treated this as a means whereby they could obtain money from Government at a very cheap interest and rely upon the future leniency of Government not to recall the amount.

3. As regards the value of the property hypothecated to Government there can be no doubt that it has deteriorated very largely, and it is extremely doubtful whether if it was sold at the now it would

fetch

stitch a lakh of Rupees as no
buyers could be found. The few
Ryotwar cated estates I have seen
appear to me to have deterio-
rated very considerably since
last I was in the District; and
from general appearances, I could
not honestly say that the money
borrowed from Government has
been Expended upon the Estates.

4. From a kind perusal of the
accompanying two Statements,
obtained from the President
of the Agricultural Bank, it
may be observed what amount
of principal and interest stands
due by Each member up to 31st
December 1900.

5. As per para 2 of the Govern-
ment Proceedings no: 1129—30 (32)
R. Z. 117-95

of

of the 2nd August 1900 certificate of authorization have been granted to eleven members of the Bank, as detailed in the margin at their request to raise funds in the market upon the security of their current year's crop on account of the current working charges of their estates hypothecated to Government.

	Rs.
1. Mr. Jagannath Rao	500-0-0
2. " Vasudeva Rao	2,000-0-0
3. " Ganiam Abdul Khader	650-0-0
4. " Srinivasa Rao. —	2,000-0-0
5. " Virathé Gowda -	2,000-0-0
6. " Shama Rao. —	1,000-0-0
7. " B. Ranga Rao —	500-0-0
8 - Gundappa —	1,200-0-0
9. " Sheik Ali Sab —	7,000-0-0
10 " Puttamasetti —	2,000-0-0
11 - " T. Rachavendrappa —	1,500-0-0
Total.	20,350-0-0

3. A copy of the Proceedings of the assembly of the Bank dated the 7th November 1900, and received in this office on the 19th December 1900, is also herewith submitted together with its translation for favour

Honor of perusal.

I have the honor to be,

Sir

Your most Medient servant

H. H. Parker

Deputy Commissioner

Bureau Refugees

List of Deeds belonging to Veeratha Gowda.

Serial No.	Particulars of Deeds.	Remarks
1	Registered Deed of Loan from Bank (for Rs 20000 to be repaid in 3 years)	
2	Registered Deed of sale from his sister-in-law of the Bendiga Estate.	
3	Power of Attorney from his brothers empowering him to mortgage the family property to the Bank.	
4	Unregistered Document of the 15th December 1897 for 2nd. loan for Rs 2500 to be repaid within a year. (Paid on 24. 4. 1900).	
5	Registered Document of Loan for working expenses during the year for Rs 9000 with promise to repay by the end of April 1899.	
6	Deed of Mortgage (Registered) for Attigeri Coffee Estate (personal property) and Chikkanahalu wet and dry lands (family property)	
7	Old Coffee Patta for Bendiga Coffee Estate	
8	Seven Coffee Pattas for Bendiga village, all bearing the old numbers.	
9	Joint Pro-note executed by Veeratha Gowda and his brother Put Busve Gowda for Rs 2500, Since given back.	

10.	Loan Document for working expenses for 1899 for Rs 9000 to be returned in April 1900.

Chief Auditor

for Deputy Commissioner of Salaries

N.M.

nab
4/5

List of Deeds belonging to Gundappa

Serial Nos.	Particulars of Deeds	Remarks
	Registered Deed of Loan for Rs 7000 promising to repay within 5 years.	
	Coffee Patta for Sur: Nos: 139 & 140 (125 acres) assessed at Rs 106 in the Nagenhalli village of the Chikmagalur Taluk.	
	Deed of Loan for working expenses.	
	Mortgage Deed for:-	
	Sur: No: 59 - acres 60. } Coffee in the Bendige of Sur No: 58 - acres 11 } village of the Chik: Taluk.	
	Sur: Nos 79 & 55 & wet lands of the Uppalli Village in the Chikmagalur Taluk.	
	& Sixth Share of the Waderhalli, Karekalhalli Chickanhalli & Melanhalli hamlets of the Kochihalli Jodi village of the Kadur Taluk.	
	d of Loan for working expenses.	

No. 3

List of Title Deeds etc: belonging to Sheik Alli Saba

Serial No	Particulars of Deeds &c	Remarks.
1.	Registered Deed of loan for Rs 16000 promising to repay within 5 years.	
2	Registered Deed of Sale from Attigundi Mohommed Khan Saheb to Sheik Alli Sab of Sur: No: 46 measuring 11 acres & 32 guntas in the Togrihankal village.	
3.	Civil Court Sale Certificate of the 21st November 1881 for 83 acres & 12 guntas of Sur: No: in the Togrihankal village and for Wet Sur: No: 14 measuring 17 acres & 9 guntas " 15 " " 13 " & 18 " " 17 " " 12 " & 36 " " 19 " " 8 " & 9 in the Halsbal village of the Chikkanayakanahalli.	
4.	Receipt Patta for Sur: Nos: 43, 46 & 45 of the Togrihankal village and another Receipt Patta of the 27-2-1897 for Sur: Nos: 14-15 17-19. 156 & 157 of the Halsbal village.	Note. These refer to the properties mentioned in the Civil Court Sale Certificate above noted.
5	Registered Sale Deed in his favor of Survey No: 44 measuring 29 acres & 29 guntas of the Togrihankal village.	
6	Loan for Working expenses.	

7 Deed of Mortgage to Bank of the following lands in the Madimane village of the Chik: Nagalur Taluk

Sur. No:	description	Acres	Gunthas
112.	-	7.	12.
115.	dry	2.	20.
—	wet	3.	.
142	-	1.	38.
Part 191	wet	-	3.
196	dry	-	34.
198	Coffee	11	20.
182.	"	1.	20.
199	"	2.	0.
195	"	0.	20
203	"	10.	0.
204	"	6.	10.
205	"	8.	0.
206	"	2.	10.
Part 114	"	2.	19.

According to Rgr. for Sur No: 112 - 7 - 12
185 — 0 - 13
203 — 7 - 0
204 - 6 - 10
205 - 15 - 34

8 Receipt from Shanbhogue for Kandayem Rs 29-12-0 paid by Shaik Alli in Jofrihandi for the year 1897-98.

9 Deed of Loan for working Expenses

No 4

List of Deeds deposited by Jagannatha Row

Serial No	Particulars of Deeds	Remarks
1	Registered Deed of Loan for Rs 7000 re: payable within 5 years.	
2	Registered mortgage Deed dated 13th May 1897 by Jagannatha Rao to Sidda for Rs 4987.6.0 in liquidation of debt re: paying the amount to Sidda and ob: taining possession of the Estate.	
3	Bond executed on 23d February 1895 by Jagannatha Rao to Ramaswamaiya bearing endorsement to the same effect as above for Rs 375/.	
4	Papers proving Jagannatha Row's possession of Mooltota Estate in the Punderwalli Village.	
5	Bond for working expenses.	
6	Do — Do	
7	Deed of Sale to Jagannatha Rao for wet Sur: numbers 169 & 165 respectively measuring 5 ac & 34 guntas & 2 ac & 34 guntas in the Uppalli village.	In the Regr Sur: 165 is shown as Sur No. 161 measuring 2 ac 34 g
8	Mortgage Deed by Jagannatha Rao to the Bank for the following lands.	

	Sur: No:	Kind	Area A.	Q.	
Relates to the above two properties.	190.	Coffee.	9.	38.	
	12.	"	26.	30.	
	196.	"	1.	32.	In the Regr.
	169.	Wet	5.	34.	169. 5. 29
	165.	"	2.	34.	165. Not mentioned

List of Deeds deposited by Abdul Khader

Serial No	Particulars of Deeds	Remarks
1	Deed of Loan to the Bank for Rs 11,400 repayable within 5 years.	
2	Registered Mortgage Deed by Abdul Khader and his wife to Bayamma Buswe Gowda redeemed in Consideration of the amount of Rs 8810 paid.	
3	Sale Deed of March 1876 by Ebrahem Sheriff to Abdul Khader for the lands of Chowkote Thota of the Pandervalli Village	
4	Sale Deed by G. Narnappa to Abdul Khader for the land called "Dod Thota" in the Pandervalli Village.	
5	Sale Deed by B. Umar Sab to Abdul Khader for Sur: Nos 85, 24 & 29 in the Pundervalli village.	
6	Redemption Deed executed by Abdul Khader to B. Umar Sab for the above property for Rs 200/.	
7	Deed of Lease executed by Devappa Gowda to G. Narnappa showing latter's possession of Same.	
8	Sale Deed showing Umar Sab's possession to Gundu Thota.	
9	Mortgage Deed showing Umar Sab's possession to a part of the Bettada Kan Estate.	
10	Deed proving Abdul Khader's possession	
11	Do —— Do —— Do —	
12	Do —— Do —— Do —	

13 Deed of Loan for Expenses

14 Do Do

15 Letter from Baymane Baswefowda to Abdul Khader stating that the original Deeds of Gift are missing and that Copies may be obtained from the Chief Magadur Sub Registry Office.

These deeds are not yet forth coming

16 Power of Attorney executed by Abdul Khader's wife empowering him to mortgage her property

17 Loan from Bank for expenses.

18 Do Do

19 Receipts from Shanbhogue for Kandayem paid.

Deeds deposited by Chenna Basappa Shetty 1876

Serial No	Particulars of Deed	Remarks
1	Deed of Loan executed by Chennabasappa Shetty dated 12:5:1877 for Rs 3000/. Repayable in 5 years.	
2	Deed of Loan dated 18.7.98 for Rs 1750. for working expenses.	
3(a)	Mortgage deed by H. Nanjegowda in favor of Hatigappa Shetty dated 29.6.1877 mortgaging 3 Coffee Estates of Arsingappé Village.	
(b)	Sale Deed by Hussein Beg to H. Nanjégowda transferring Bittakah Thundakan of Arsingappé.	
(c)	Sale Deed by Siddamma Heggadathi Guardian of Linegowda & Dyané Gowda, Minor Sons of H. Nanjegowda to Chennia Basappa Shetty transferring the lands mentioned in 3(a)	
(d)	Coffee Patta dated 3.8.1864 granted to H. Linegowda for Coffee lands measuring 13 guntas and 107 yards.	
(e)	Patta in the name of Linge Gowda dated 3.8.1864 for Coffee lands measuring 3 acres, 17 guntas and 15 yards of Arsingappé.	
(f)	Patta in the name of Appath Mohadin Khan Dated 28.4.1864 for Coffee lands measuring 2 acres, 20 guntas and 60 yards of Arsingappé.	
(g)	Sale Deed by Era in favour of Mallappa and Rama Shetty dated 13.2.1888 transferring Sur: No: 60 of Arsingappé by Sale.	
(H)	Sale Deed by Mallappa & Rama Shetty in favour of Siddamallaya dated 10.2.1893. Sur: No: 60 of Arsingappé.	

(i) Sale Deed by Sidda Mallaya to Chenna Busappa Shetty dated 8.11.1894 for the same Sur: No. 60.

(j) Sale Deed by Basappa to Channabasappa Shetty and Eranna Shetty dated 28.1.1886 for part of Sur: No. 7 of Balehalli measuring 2 acres 12 guntas.

(k) Sale Deed by Samu widow of Kencha in favour of Channabasappa Shetty for wet Sur: No. 78 measuring 2 acres 6 guntas

(l) Receipt Book granted to Channabasappa Shetty for the Balehalli land for the year Durmakhi.

(m) Do — Do for Hulyarhalli

(n) Do — Do for Arsinagappe.

4 Deed of Loan for Rs. 900/- dated 24th July 1899 by Channabasappa Shetty to the Bank

Documents deposited by Veeramgowda

No 7

Serial No	Particulars of Deeds	Remarks
1	Deed of Loan by Nirvanappa Gowda, father of Veeramma Gowda for Rs 5000/ repayable in 5 years. Dated 10. 5. 1897.	
2	Deed of Loan by do - for working Charges amounting to Rs 2000/. Dated 29. 6. 1898.	
3	Hypothecation deed by Nirvane Gowda to the Bank Dated 17. 9. 98 for:-	

Sur: No.	Kind	Acres	Guntas
'04.	Wet	3	39
94.		3	22
91.	Dry.	2	6.
Part of 73.	"	1	2.
" 74	wet	3.	31.

Records:-

4(a) Sale deed by Parvathappa & Mallappa to Nirvanappa Gowda Dated 8. 5. 1873 for Coffee land called Halasina nirada Chowka of Togrichankal Village.

(b) Mortgage deed by Rudramma, Siddamma and Maralu Siddamma in favour of Halagowdad Nirvane Gowda for Jainsanihittal, Balehittal and Aiyankere hittal of Bisagnimatt.

(c) do - by Puttaswamy to Halagegowda & Nirvane Gowda for Coffee lands called Doorgada Hittal of Bisagni or Hire Kan Matt.

(D) Sale-deed by Chendappa Shetty to Nirwanappa Gowda alienating Inam lands of Bisagni matt - Sur: No: 290 measuring 7 acres 19 Guntas.

(E) Sale-deed executed by Kempamma, Guardician of Dasanna, minor to Nirwanappa Gowda and Luppanna Shetty alienating Sur No. 305 measuring 4 ac 4 guntas of Bisagni matt.

(F) Receipt-Book of Khara Year

5 Hypothecation Deed by Veeraima Gowda to the Bank for Rs 7450/. Dated 29th July 1899.

Documents deposited by Puppanna Shetty

Serial No	Particulars of Deeds	Remarks
1	Deed of loan by Puppanna Shetty dated 26.7.97 for Rs 25,000 repayable in 5 years.	
2	Deed for working Charges dated 6.7.98 for Rs 7000/.	
3	Joint Pro-note already returned to Puppanna Shetty.	
4	Coffee Title Deeds in the name of Puppanna Shetty for:-	
5	90 acres & 38 guntas in Sur: Nos: 109 & 111 of the Dasarahalli village.	
6	39 acres & 4 guntas in Sur: Nos: 92, 104, 97, 111 & 120 of the Gonakal village.	
	55 acres & 28 guntas in Sur: Nos: 39, 42, 49, 75, 110, 116 & 45 of Nagenhalli village.	
7	General Power of Attorney executed by Chennabasappa Shetty & Puttabasappa Shetty in favour of their elder brother Puppanna Shetty. Dated 9.9.1898.	
8	Joint Pro-note executed to the Bank by Puppanna Shetty for Rs 3000/. Dated 23.1.1900.	
9	Hypothecation Deed by Puppanna Shetty Dated 6.8.1899.	

Documents deposited by Chendre Gowda

Serial No	Particulars of Documents	Remarks
1.	Hypothecation - deed by Chendre Gowda to the Bank - dated 9. 5. 97 for Rs 21,000 repayable in 5 years.	
2	deed by Chendre Gowda for working Charges - dated 28th 6. 98 for Rs 5000/-	
3	Hypothecation deed by Chendregowda - dated 1. 10. 98 hypothecating some more lands not mentioned in deed no: 1.	
	Old Documents	
4 (a)	Sale-deed by Veeregowda & Dyanegowda to Mallegowda alienating portion of Sur: No 20 of Hirekolale - dated 10. 7. 1883.	
(b)	Sale-deed by S. Mallegowda of Bikanahalli to Mallegowda of Arlaguppe - dated 4. 5. 75. Gerudune Thota of Doddakam.	
(c)	Sale-deed by Veeregowda & Dyanegowda to A. Mallegowda - dated 5. 3. 1877 alienating another portion of Gerudune Thota.	
(d)	Sale-deed by Sankrappa Setty to A. Malle Gowda dated 28. 4. 75 for another portion of Gerudune Thota.	
(E)	Sale-deed by H. Mallegowda, Ere Gowda and Dyane Gowda to A. Mallegowda	

alienating lands of Hirekolale as per particulars below: -

1. Holeyenna Thota.
2. Manchittal Thota.
3. Portion of Do
4. Portion of Do
5. Chikkanna nagada hittal.
6. Janahadlu.
7. Garaga da gundi of Hospura
8. Halemane hittal.
9. Gowrittagga.

(f) Sale deed of Hddegowda to A. Malle Gowda alienating Kannethi thota of Hirekolale - Dated 2d March 1877.

(g) Sale-deed by Veeregowda and 4 of his brothers to A. Mallegowda - Dated 2.9.1884.

		A.	G.
Portion of S. No	56.	1 -	19
	44.	1.	0.
Portion	29.	0 -	27.
	31.	1.	10.
	77.	10.	9.

(h) Sale deed of 22. 1. 1891 by Kanaka Shetty to Parwe Gowda, uncle of Chendre Gowda for:

Portion of Sur No: 33 - 1ac 28 guntas of

(i) Sale-deed by Ramachendra Rao to Parwe Gowda - Dated 6. 1. 1892. for Do 7 acres

Sur: No: 40. measuring 5 acres 10 guntas
and
36. measuring 2 acres.

(J) Sale-deed dated 4.12.91 by Venkata Ramana Shetty to Parave Gowda for Sur: No: 20 measuring 2 acres & 7 Guntas.

(K) Sale-deed Dated 30.5.72 by Dyavva and 3 others to Nanje Gowda - Land - Adda: Kottige Thaggiriakanu.

(L) Sale-deed by Dyave Gowda (portion) to Chendre Gowda Dated ~~29.11.92~~ 16.9.94 for S. No: ~~33~~ 21 - Acre 1-19 of Hirekolale

(M) Sale-deed by Chennamma to Chendre Gowda Dated 29.11.92 - Sur: No: 33 - Ac 1 - Hirekolale

(N) Sale-deed by D. Mallegowda to Chendre Gowda Dated 26.1.90. Sur: No: 30. A 2 & 25 Guntas.

(O) Sale deed by Nirvani to Chendre Gowda Dated 1.11.87 - Portion of S. No 26 of 2 Guntas.

(P) Sale-deed by Nirvani Gowda to Chendre Gowda Dated 8.11.94 - S. No 43 A 4 - G 21.

5 Deed for working expenses - Dated 6.7.1899 for Rs 9000

6 Mortgage-deed by Nagamma to Chendre Gowda - Dated 25.12.99.

Documents deposited by Mr. Ganesh Rao.

Serial No	Particulars of Documents	Remarks
1	Deed of Loan by Ganesh Rao. dated 15.5.97. for Rs 7000/.	
2	Application of Ganesh Rao to the Bank asking for Rs 3150/- enclosing a telegram from Saldhana & Sons.	
3	Title deed in the name of Ganesh Rao S. Nos 23 & 34 - &c. &c. 79 - 20 - Balur.	
4	Hypothecation deed by Ganesh Rao & Saldana & Sons Dated 1.5.96. Registered.	
5	Release bond by Saldana & Sons to Ganesh Rao - Dated 15. 8. 97.	
6	File of Correspondence between the said Firm & Ganesh Rao regarding the agreement.	
7	Do — Do —	
8		
9		
10		
11	Deed by Ganesh Rao for working Charges Dated 17. 8. 1898 for Rs 2980/-	
12	Do — d 25-6-1900 for Rs 1200/-	
13	Sale deed by Mr. Henry Gayanor to Ganesh Rao d 17. 4. 75 alienating a house Situate at Chikmpalur.	
14	Title deed in the name of Mr. Henry Gaynor Dated 26. 5. 69 for the said house.	

Documents produced by Vasudeva Rao.

Serial No	Particulars of deeds	Remarks
1	Deed of Loan by Mr Vasudeva Rao dated 12. 5. 1897 for Rs 25000 repayable in 5 years (Registered).	
2	Registered Power of Attorney executed by Srinivasa Rao, Suryasena Rao & Vyasa Rao in favour of Mr. Vasudeva Rao d 27. 6. 1893.	
3	Sale-deed by Ahmed Ali Khan to Mr. Srinivasa Rao relating to Coffee Estate No. 8 measuring 400 acres at Pandervalli dated 6. 4. 1882.	
4	Sale-deed by Ibrahim Saheb and Mohammed Baker to A. Ramanujengar dated 23. 4. 1879 relating to the land described above.	
5	Copy of measurement list granted by the Assistant Superintendent to Mohammed Syed and Ibrahim Saheb relating to the said land at Pandervalli village.	
6	Hypothecation-deed by Mr. Vasudeva Rao and others to Messrs Binny & Co: dated 5. 4. 1895 relating to Kankandoddi, Bettadakhan Estates and Hirekanmatt.	
7	Hypothecation-deed by the party to the same Firm dated 19. 5. 1896 relating to the hypothecation of Crop of Kankandoddi Bettadakkan and Hirekanmatt.	
8	Coffee Title deed granted to Mr. Srinivasa Rao dated 9. 4. 1892 relating to Kankandoddi Survey Nos 80 & 81 measuring 93 acres and 18 guntas.	
9	Sale-deed by Tirumalachar alias Chokkanna in favour of Mr. Vasudeva Rao dated 16. 3. 95 relating to lands particularised in another bond registered as No. 523 in Chikmagalur Sub Registerys office on 23d January 1890.	

10. Deed of Hypothecation by Mr. Vasudeva Rao to the Bank dated 3. 9. 98 relating to the following lands:

Village	Sur: No.	Acres.	Guntas.
Dattatripit.	120.	36.	23.
Allampur	57.	2.	28.
	91.	3.	16.
	59.	1.	31
	90.	3.	4.
	57.	3.	4.
Dhalagar	Part of 14.	3.	38.
Pandaravalli	71.	19.	20.
	70.	33.	30.
	75.	2.	36.
	76.	1.	8.
	195.	2.	30.
	82.	2.	20.
Kolgane	253.	5.	7.
	260.	3.	13.
	268.	2.	2.
	269.	3.	17.
	278.	3.	17.
	279.	10.	29.
	312.	19	14.
	314.	1.	30.
	315.	2.	29
	316.	5.	5.
	317	4	35. 2
Uppalli	130.	3.	8.

11. Deed of Loan for working Charges dated 7. 7. 1899 for Rs 6000 by Mr. Vasudeva Rao.

12 Pro-note by Mr. Vasudeva Rao dated 11th August 1900 for Rs 200/-

Documents deposited by Mr. A. Shama Rao.

Serial No:	Details of documents	Remarks
1	Deed of Loan by Shama Rao to the Bank dated 9. 5. 97 for Rs 25,000 repayable in 5 years	
2	General Power of Attorney by Rama Rao & Bhim Rao to Shama Rao dated 7. 7. 97.	
3	Deed of loan for working expenses by Mr. Shama Rao dated 20. 6. 98 for Rs 5000/.	
4	Joint-pro-note returned to the party already for Rs 500/.	
5	Deed of loan by Shama Rao to the Bank dated 3. 9. 98 for Rs 3000/. for working expenses	
6	Correspondence between Bhadraballal attorney of Jwalini Devamma wife of Dharamiah Setty and Shama Rao regarding the re-payment of loan to them by the latter.	
7	Application by Shama Rao to the Bank dated 12. 5. 99 for a loan of Rs 7000/.	
8	Redemption Bond executed by Shama Rao and others to Dharamiah Shetty dated 19.8.93 relating to 38 properties in all situate in Vastara, Kudvalli and Arur Villages &c.	
9	Release-bond by Bhadraballal to Shama Rao dated 12. 5. 99 for Rs 7000/.	
10	Coffee Title Deed granted to Shama Rao for Arur Village Sur No: 139 measuring 43 ac & 10 guntas.	
11	Joint pro note by Shama Rao and others to Bank for Rs 500/. dated 4. 8 99.	
12	Deed of Loan for working Charges by Shama Rao - for Rs 4000/. dated 5.2.1900.	

Documents deposited by Hanumantha Rao.

Serial No	Particulars of Documents	Remarks
1	Deed of Loan dated 7.5.97 by Hanumantha Rao for Rs 2000/- repayable in 5 years.	
2	Sale-deed by Mr. Hygonin to Hanumantha Rao dated 14.6.97 relating to Sur: No: 488 measuring 17 acres 8 guntas of Hirekolale.	
3	Stamped Receipt by Mr. Hygonin acknowledging the receipt of Rs 516 by Hanumantha Rao dated 1st December 1893.	
4	Receipt Book granted to Hanumantha Rao by the Sahukar.	
5	Deed of Loan by Hanumantha Rao for working expenses dated 21.6.98 for Rs 1000/-	
6	~~Do~~ dated 22.7.99 for Rs 800/-	

List of Documents deposited by Ranganna

Serial Nos	Particulars of Deeds	Remarks
1	Deed of Loan by Ranganna to the Bank dated 12.5.97 for Rs 2800/ Repayable in 5 years.	
2	Deed of Sale by Dyavamma Heggadathi and Parvathamma Heggadathi to Ranganna dated 29.12.91 Relating to part of Survey number 31 measuring 23 acres 28 guntas in the Gonakal village.	
3	Revenue Receipt Book granted to Ranganna for Gonakal village.	
4	Deed of Loan for working charges for Rs 700/ Dated 22.6.98 by Ranganna.	
5	Pr note for Rs 200/ returned already dated 20.4.1899.	
6	Deed of Loan for working Expenses by Ranganna dated 29.8.99 for Rs 400/.	

List of Documents deposited by Raghavendrappa

Serial Nos.	Particulars of documents	Remarks
1	Deed of Loan by Raghavendrappa dated 8.5.97 for Rs 24000 repayable in 5 years.	
2	Sale-deed by A. Mudlagiri Rao to Raghavendrappa dated 11.10.79 relating to lands in the Inam village of Navile in the Shimoga Taluk.	
3	Inam title deed in the name of Mudalgiri Rao for the same lands	
4	Sale-certificate granted to Subbanna Char by the Deputy Commissioner of Shimoga on 7.11.81 for the lands in the Navile village.	
5	Deed of Loan for working expenses by Raghavendrappa dated 28.9.98 for Rs 8600/.	
6	Joint pro-note for Rs 2500 of 7.7.98 returned to him already.	
7	Sale-deed by Srinivasa Char to Raghavendrappa dated 15.8.84 relating to Survey Number 18 of Sivagange village in the Tarikere Taluk.	
8	Revenue Receipt-Book granted to Raghavendrappa for Sivagange village.	
9	Do - for Navile village.	
10	Do - to Bhima Rao for Sivagange village	
11	Do - to Venkatlakshamma for lands at Machenhalli village	
12	Do - to Raghavendrappa for the same village	
13	Do - Do - for Pandervalli lands.	

14	Deed of loan for working expenses by Rajhavendrappa dated 23.11.99 for Rs 3600/-
15	Joint-Promote by Rajhavendrappa to the Bank dated 22.9.99 for Rs 2500/-
16	Promote by Rajhavendrappa for Rs 400 dated 11th August 1900.

List of Documents deposited by Mr Srinivasa Rao

Serial No	Particulars of Documents	Remarks
1	Deed of Loan by Srinivasa Rao to the Bank on 8.5.97 for Rs 25,000 repayable in 5 years.	
2(a)	Sale Certificate granted to Nanjappa by the Civil Court for the Adigemane 'Ka no' Khola in the Bababudans - d 13.12.80.	
(b)	Sale-deed by Siddlingappashetty to Raghavendrappa for Coffelands of Chinnabbikan in Panderwalli.	
(c)	Petition by Nirvanappa to Deputy Superintendent of Kadur and endorsement thereon.	
(d)	Sale-deed by Chennaveerasswamy of Basavinnatte to Srinivasa Rao dated 4.12.1887 for Ammanagavi Coffee lands of Hirekan.	
(e)	Sale-deed by Lakshamma to Srinivasa Rao dated 25.1.1887 for lands at Allampur, Arsinagappe and Dasarahalli villages.	
(f)	Sale-deed by Veerabhadra Naika to Srinivasa Rao dated 18.9.93 for a house at Allampara.	

(g) Sale-deed by Mohommed Hussein to Srinivasa Rao relating to wet lands at Allampur - Dated 24. 9. ~~1898~~ 1888.

(h) Certificate for house-building site granted to Srinivasa Rao. Dated 17. 3. 91 at Allampur.

(i) Schedule of property described in document No (E) above.

(j) Registered schedule for the same property.

(K) 9 Coffee Title Deeds as per particulars below:-

1 - Dated the name of Syed Thahir Sab for Melinahulkatti.
2. Do - - - for Halige village
3. Do - - - for - Do.
4. Do - - - Do Do
5. Do - - - Melinahulkatti
6. Do - - - Do
7. Do - - - Halige village.
8. Do - - - Halige
9 Do - - - Melinahulkatti.

(l) Sale-deed by Siddalingappa Shetty to Rajhavendrappa dated 19. 9. 1881 for Coffee lands at Kolgave Known as Adigemanévaré Thota.

(m) Sale-deed by Linyappa to Nanappa dated 14. 1. 81 for lands at Bisagnimatt.

(n) Sale-deed by Annappa to Srinivasa Rao dated 9. 11. 87 for lands known as Halasinemaradahittal at Bisagnimatt.

(o) Sale-deed by Chendamma to Srinivasa Rao dated 4. 5. 86 for Kurunjinabagil thota of Bisagnimatt.

(p) Sale-deed by Ramaswamieyar to Srinivasa Rao for lands known as Durgaum hittal and Bidigal dibba of Bisagnimatt. Dated 15. 5. 1884.

(q) Sale-Certificate granted to Ramaswamieyar for the above lands.

(r) Order No: 1865 of the 23d October 1868 granted to Nirvanappa by Deputy Superintendent of Kadur District.

(s) Letter of Puttaswamy to Srinivasa Rao on Padyami of Kartik of Vishu year ratifying the Sale of Vacant lands.

(t & u) Revenue Receipt-Books of Srinivasa Rao for Allampura village.

Joint-Rn-note by Srinivasa Rao for Rs 2500/- dated 10.11.98 (Returned already)

~~for Allampura village~~

4. Deed of Loan by Srinivasa Rao for working expenses dated 28. 11. 99 for Rs 6000/-

5 Joint-promote by-do-for Rs 2500 dated 27.11.99

6 Rn. Note by-do-for Rs 500/- dated 11.8.1900

7 Sale-deed by D. Bhima Rao to Srinivasa Rao dated 10.6.85 for Coffee lands at Bisagnimatt.

8 Sale-Certificate in the name of D. Bhima Rao for the said lands.

No XVII

Documents deposited by Raja Row

Serial numbers	Particulars of Documents
1	Deed of Loan by Raja Row to the Bank dated 13. 5. 97 for Rs 4500 repayable in 5 years.
2	Sale-deed by Mahommed Esuff Saheb to Raja Row dated 29. 9. 95 for Sur: No: 151 of Chennagondanahalli
3	Redemption Bond by Raja Row to Mohommed Esuff Saheb dated 29. 9. 95
4	Revenue Receipt Book in the name of Mohommed Esaff Saheb.

No: XVIII

List of Documents produced by Sivaji Rama: Chendra Row

Serial Numbers	Particulars of Documents	Re: marks
1	Deed of Loan by S. Ramachendra Row to the Bank dated 26. 5. 97 for Rs 1500 repayable in 5 years.	
2 (1).	Sale-deed by Gows-sha-Khadri to Sivaji Ramachendra Row for Survey number 214 of Dattatripit.	
(2).	Sale-deed by Thimmakka and Hanumakka for Sur: No: 29 of Uppalli to Sivaji Ramachendra Row on 30th March 1878	
(3).	Revenue Receipt-Book in the name of Sivaji Ramachendra Row.	
3	Deed of Loan for working expenses by Sivaji Ramachendra Row on dated 9. 9. 98 for Rs 500/.	

No XIX

List of Documents deposited by Seetharamiah.

Serial No.	Particulars of Documents	Re: marks
1	Deed of Loan by Sitaramia to the Bank dated 11.5.97 for Rs 2000 repayable in 5 years.	
2	Partition - deed by Nanjundiah, Sitaramiah, Bandiah and Lakshmi narrnaija. Dated 15.12.90.	
3	Schedule of property pertaining to the above partition deed.	
4 to 8	~~Four~~ Five Revenue Receipt Books in the name of Sitaramiah for Balehalli, Ramanahalli Basvanhalli, Kempanahalli and Hirekolale.	
9	Deed of Loan for working expenses by Seetaramia dated 8.7.98 for Rs 300/.	
10	Deed of Loan - do - 31.7.99 for Rs 300/.	

No XX

List of Documents deposited by B. Ranga Row

Serial No	Particulars of Documents	Remark
1	Deed of Loan by Ranga Row to the Bank dated 6. 6. 99 for Rs 2000/ repayable in 5 years.	
2	Do 8. 6. 99 hypothecating other properties.	
3(a)	Sale-deed by T. Sheshiengar to Ranga Row - Dated 3. 3. 99.	
(b)	Sale-deed by Denegowda and Malle: gowda and others to T. Sheshiengar Dated 19. 4. 88.	
(c)	Sale-deed by Chennabasappa Shetty to Ranga Row - Dated 13. 4. 92 for Sur: No: 4 of Arsinagge.	
(d)	Sale. Certificate granted to Chenna: basappa Shetty.	
(e)	Sale-deed by Fakruddein and Zinna to Ranga Row. Dated 30. 1. 96 for Sur: No. 84 at Nallur.	
(f)	Sale-deed by Papia Naidoo to Ranga Row. Dated 18. 4. 95 for part of Sur: No: 62 of Nallur.	

Kadur District
Dy Commrs Office
January 1901.

Assistant Clerk

For Dy Commissioner

B

The statement shewing the interest due to each member of the Chikmagalur Agricultural Bank. up to 31st December 1900.

No.	Names of the Members	Interest due by each member.		
1	Mr C. Veeratha Gowda	706	7	1
2	" B. Gundappa	304	7	3
3	" G. Shaik Allisaheb	746	10	5
4	" P. Jagannatha Rao	251	6	9
5	" G. Abdulkhadersaheb	370	.	9
6	" K. Channaboseppasetty	92	4	2
7	" D. Veeranna Gowda	183	1	9
8	" T. Puttannasetty	760	.	.
9	" A. Chundray Gowda	416	10	.
10	" M. Gunasa Rao	242	15	4
11	" C. Vasudeva Rao	958	11	5
12	" A. Shama Rao	863	11	9
13	" K. Hanumanth Rao	84	3	11
14	" B. Rungamah	89	13	9
15	" T. Raghavendrappa	882	15	3
16	" C. Srinivasa Rao	963	13	2
17	" G. Raja Rao	130	5	7
18	" Sivajee Ramchundra Rao	59	5	6
19	" B. Sitaramayya	65	12	10
20	" B. Runga Rao	48	"	11
21	" A. Bheema Rao	9	6	11
	Total	8170	2	6

Dated 4th January 1901
Chikmagalur 15

C. Vasudeva Rao
For President

CHIKMAGLUR

The Statement shewing
Bank of Chikmagalur, as they stood
Loan sanctioned by Government Rs 3,00,000.
Deposit received in the Bank — Rs — 1.184

No	Names of the Members	Amount lent to each member	Amount repaid by each member	Amount still by each ment
1	Mr. C. Veeratha Gowda	48850	22000	268
2	" B. Gundappa	15875	4608	112
3	" G. Shaikalli saheb	46200	18700	273
4	" P. Jagannatha Rao	10885	1720	91
5	" G. Abdulkhader saheb	17055	3390	136
6	" K. Channabasappa setty	4780	1400	33
7	" D. Veeranna Gowda	9475	2700	67
8	" T. Puttannasetty	44150	16000	281
9	" A. Chundra Gowda	33200	18050	151
10	" K. Gurusa Rao	9300	420	88
11	" C. Vasudeva Rao	54183	19000	351
12	" A. Shamaba Rao	38250	6416	318
13	" K. Hanumanth Rao	3810	715	309
14	" B. Rungannah	4640	1350	329
15	" T. Raghavendrappa	39861	7660	322
16	" C. Srinivasa Rao	44934	11700	332
17	" G. Raja Rao	4740		47
18	" Sivaji Ramachandra	2373	193	21
19	" B. Sibaramayya	2795	350	24
20	" B. Runga Rao	3350	1400	195
21	" A. Bheema Rao	250		2
		438956	137772	3018

Dated Chikmagalur
30th December 1900

C.C.

f a Members of the Agricultural
d on the 31st December 1900.

Amount drawn by the Bank Rs 30000.

nt due ch ier	Interest due by each member up to the end of June 1900.		
50	-	-	-
67	-	-	-
00	-	-	-
55	-	-	-
65	-	-	-
80	94	4	6
25	174	9	6
50	714	1	5
50	528	14	2
80	227	2	1
3	-	-	-
4	842	10	8
5	80	1	7
0	-	-	-
71	870	8	11
34	-	-	-
40	130	5	7
50	58	10	4
5	51	13	4
0	-	-	-
50	6	11	4
4	3789	13	10

2

G. Venkatappowda
President
Agricultural
Chitlur

ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್‌ಚರಲ್ ಬ್ಯಾಂಕ್ ಅಂಡ್ (ಲಿಮಿಟೆಡ್.)

ಮೀಟಿಂಗು ನಂಬರು 5. ತಾರೀಖು 7—11—1900. ಅಸಾಧಾರಣ ಸಭೆ.

ಹಾಜರಿದ್ದ ಮೆಂಬರುಗಳು.

ಮಾ॥ ಕ್ಯಾಮರಾಯರು,	ಮಾ॥ ಜಗನ್ನಾಥರಾಯರು,
,, ಶ್ರೀನಿವಾಸರಾಯರು,	,, ಷೇಕಲ್ಲಿಸಾಹೇಬರು,
,, ಪುಟ್ಟ ಬಸವೆಗೌಡರು,	,, ವಾಸುದೇವರಾಯರು,
,, ಅಬ್ದುಲ್‌ಖಾದರ್ ಸಾಹೇಬರು,	,, ಚನ್ನಬಸಪ್ಪಕಿಟ್ಟರು,
,, ಭೀಮರಾಯರು,	,, ಗುಂಡಪ್ಪನವರು,
,, ವೀರತ್ತೆಗೌಡರು (ಅಗ್ರಾಸನದಲ್ಲಿ.)	,, ವೀರಣ್ಣಗೌಡರು,
,, ಕೀತಾರಾಮ್ಯಯ್ಯನವರು,	,, ರಾಘವೇಂದ್ರಪ್ಪನವರು.

ಮಾ॥ ಬಾಟಣಿ ರಂಗರಾಯರು ಮಾ॥ ಶ್ರೀನಿವಾಸರಾಯರಿಗೆ ವಾಕ್ಯ ಕಳಿಸಿದ್ದಾರೆ.—

1. ಈದಿನ ಸಭೆ ಕೀರಲು ತಾ॥ 31—7—1900 ರಲ್ಲಿ ಕೊಟ್ಟ ನೋಟೀಸು ಓದಲಾಯಿತು. 1900—1901ನೇ ಸಾಲಿನ ಕಾಫಿ ಫಸಲು ಮೂರಾಟವಾಡಿ ಹಣ ಜಮಾ ಆಗತಕ್ಕ ವಿಷಯುವಲ್ಲಿ ಹಿಂದೆ ಈಬ್ಯೈ ಆಗಿರತಕ್ಕ ನಂಬರು 5 ತಾರೀಖು 25—11—99ನೇ ಮೀಟಿಂಗ್ ಪ್ರಕಾರ ಖಂಡಿತ ಆಚರಣೆಯಲ್ಲಿ ತರಬೇಕು ಎಂದು ಮಾ॥ ಬಿ. ಗುಂಡಪ್ಪನವರು ಸೂಚಿಸಿದರು. ಮಾ॥ ಕಾಮರಾಯರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

2. ಮೆಂಬರುಗಳಿಗೆ ತೋಟದ ಕಾಂಗಾರಿಬಗ್ಯೆಖರ್ಚಿಗೆ ಪ್ರತಿ ತಿಂಗಳಲ್ಲೂ ಇನ್ನು ಮುಂದೆ ಹಣಕೊಡುವದಕ್ಕೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಫಂಡು ಇರುವರಿಲ್ಲಾ ಗೌರ್ಮೆಂಟಿನವರು ಹೆಚ್ಚಿಗೆ ಜಣಕೊಡುವದಕ್ಕೆ ಆಗುವರಿಲ್ಲವೆಂತಲೂ ರಿಜರ್ವ್ ಫಂಡಿನಲ್ಲಿರುವ ಹಣ ಸಪ ತೆಗದುಕೊಳ್ಳಲು ಆಗದೆಂತ ಅಪ್ಪಣೆಮಾಡಿ ಇರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಇನ್ನು ಮುಂದೆ ಮೆಂಬರುಗಳು ಅವರವರಿಗೆ ಪ್ರತಿ ತಿಂಗಳಲ್ಲು ಎಷ್ಟೆಷ್ಟು ಹಣಬೇಕೆಂಬುವದನ್ನು ಬರಹಮೂಲಕವಾಗಿ ಬ್ಯಾಂಕಿಗೆ ತಿಳಿಸಬೇಕು. ಮತ್ತು ಪ್ರತಿ ಒಬ್ಬ ಮೆಂಬರ ತೋಟದಲ್ಲಿ ಆಗುವ ಫಸಲ್ ಅಂದಾಜ ನೋಡಿಕೊಂಡು ಅವರವರಿಗೆ ಬೇಕಾಗುವ ಮೊಬಲಗು ಇಷ್ಟೆಂತಾ ಪ್ರೆಸಿಡೆಂಟರು ಮತ್ತು ವಿಜಂಟರು ನಿಶ್ಚಯಿಸಿ ಡಿಪ್ಟ್ಯೀ ಕಮಿಷನರ್ ಸಾಹೇಬರವರಿಗೆ ತಿಳಿಸುವಾಹುವದರಲ್ಲಿ ಆಜಾ ಮೆಂಬರುಗಳು ಅಂಥಾ ಮೊಬಲಗನ್ನ ಅವರವರೇ ಹೊರಗೆ ಸಾಲಾತಂದುಕೊಳ್ಳುವ ಬಗ್ಯೆ ಡಿಪ್ಟ್ಯೀಕಮಿಷನರ್ ಸಾಹೇಬರವರಿಂದ ಸರ್ಟಿಫಿಕೇಟ್ ತರಿಸಿಕೊಡಬೇಕು. ಮೆಂಬರುಗಳು ತಮ್ಮ ತೋಟದ ಉತ್ಪತ್ತಿ ಫಸಲಿನ ಹಣದಲ್ಲಿ ಮೇಲ್ಕಂಡ ಸರ್ಟಿಫಿಕೇಟ್ ಅನುಸರಿಸಿ, ತಂದ ಸಾಲದ ಮೊಬಲಗು ಮತ್ತು ಅವರ ಬಡ್ಡಿ ಸಲಾಯಿಸಿ ಮಿಕ್ಕ ಹುಟ್ಟುವಳಿ ಮೊಬಲಗನ್ನು ಪೂರ್ತಿಯಾಗಿ ಬ್ಯಾಂಕಿಕೆ ಸಲಾಯಿಸಬೇಕು. ಈ ಪ್ರಕಾರ ನಡಿಯುವದರಲ್ಲಿ ಯಾವ ಮೆಂಬರಾದರೂ ವಂಚಿಸಿದ್ದೇ ಆದರೆ ಅಂಥಾ ಮೆಂಬರು ಬ್ಯಾಂಕಿಗೆ ಕೊಡಬೇಕಾದ ಪೂರಾ ಬಾಕಿ ಮೊಬಲಗನ್ನು ಕೂಡ್ಲೆ ಬ್ಯಾಂಕಿಗೆ ಪಾವತಿಮಾಡುವದಕ್ಕೆ ಬದ್ಧರಾಗಿ ಇರಬೇಕೆಂತ ಮಾ॥ ಶ್ರೀನಿವಾಸರಾಯರು ಸೂಚಿಸಿದರು. ಮಾ॥ ಷೇಕಲ್ಲಿ ಸಾಹೇಬರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

3. ಮಾ॥ ಟಿ. ರಾಘವೇಂದ್ರಪ್ಪನವರು ಕೊಟ್ಟ ಅಪ್ಲಿಕೇಷ್ ಓದಲಾಯಿತು. ಇವರು ಖರೀದಿಗೆ ಕೊಡುವದಾಗಿ ಹೇಳುವ ಜಮೀನ್ ಎಷ್ಟು ರೂಪಾಯಿಗಳಿಗೆ ಕೊಡುತ್ತಾರೆಂಬವನ್ನೂ ಮತ್ತು ತರೀಖುಷ್ಟ ಜಮೀನುಗಳಿಗೆ ಪೂರ್ವದಲ್ಲಿ ಬ್ಯಾಂಕಿನವರು ಮಾಡಿರತಕ್ಕ ಸರಾಸರಿ ಅಂದಾಜಕ್ಕೆ ಕಮ್ಮಿ ಆಗತಕ್ಕದ್ದಾದರೆ ಮಾ॥ ರಾಘವೇಂದ್ರಪ್ಪನವರು ಕಾರಣನಿಸಿ ತಪ್ಸೀಲು ತಿಳಿಸಬೇಕೆಂತ ಅವರಿಗೆ ತಿಳಿಸಬೇಕೇಕು ಎಂಬದಾಗಿ ಮಾ॥ ಜಗನ್ನಾಥರಾಯರು ಸೂಚಿಸಿದರು. ಮಾ॥ ವೀರಣ್ಣಗೌಡರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

4. ಮಾ॥ ರಾಜಾರಾಯರವರ ತೋಟದ ವಿಷಯುವಲ್ಲಿ ಇನ್ನು 15 ದಿನಗಳೊಳಗಾಗಿ ಮಾ॥ ರಾಜಾರಾಯರು ಬ್ಯಾಂಕಿಗೆ ಬಂದು ಅವರೆ ಹಣದ ವಿಲೇವಾರಿ ಮುಂತಾದ್ದನ್ನ ಸರಿಪಡಿಸಿಕೊಡಬೇಕು ಹಾಗಿಲ್ಲದೆಹೋದರೆ ಬಹಿರಂಗವಾಗಿ ಅವರ ತೋಟವನ್ನ ಪರಾಜ್‌ಹಾಕಿ ಮೊಬಲಗು ಬ್ಯಾಂಕಿಗೆ ಜಮಾಕಟ್ಟುಕೊಳ್ಳುತ್ತೆಂತಲೂ ಹೀಸೆ ಮಾಡುವದರಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಜಣಕ್ಕೆ ಕಮ್ಮಿ ಆದರೆ ಅವರು ಅಂಥಾ ಮೊಬಲಗನ್ನ ಜಮಾಮಾಡುವದಕ್ಕೆ ಬದ್ಧರಾಗಿರಬೇಕೆಂತಾ ಅವರಿಗೆ ನೋಟೀಸು ಕೊಡಬೇಕೆಂದು ಮಾ॥ ಷೇಕಲ್ಲಿ ಸಾಹೇಬರು ಸೂಚಿಸಿದರು. ಮಾ॥ ಜಗನ್ನಾಥರಾಯರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

5. ಮಾ॥ ವೀರತ್ತೆಗೌಡರು ಕೊಟ್ಟ ತಾರೀಖು 7—11—1900ನೇ ಅಪ್ಲಿಕೇಷ್ ಓದಲಾಯಿತು. ಇವರು ಕೇಳುವಂತೆ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಪಡಿದಿರುವ ಲೋ ಮೊಬಲಗ್ಯೆ ಅಪ್ಲಿಕೇಷ್‌ನಲ್ಲಿ ನಮೂದಿರುವ ಕಾರಣವಿಂದ ಪುನಃ 4 ವರ್ಷವಾಯಿದೆ ಕೊಡಬಹುದಾಗಿ ಮಾ॥ ಬಿ. ಗುಂಡಪ್ಪನವರು ಸೂಚಿಸಿದರು. ಮಾ॥ ಷೇಕಲ್ಲಿಸಾಹೇಬರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

(Signed) C. VEERATHA GOWDA,
President.

ಮೀಟಿಂಗ ನಂಬರು 6. ತಾರೀಖು 30—11—1900. ಕ್ವರ್ಟ್ಲಿ ಮೀಟಿಂಗ್.

ಹಾಜರಿದ್ದ ಮೆಂಬರುಗಳು.

ಮಾ॥ ಸಿ. ವೀರತ್ತೆಗೌಡರು (ಅಗ್ರಾಸನದಲ್ಲಿ.)	ಮಾ॥ ಕಾಮರಾಯರು.
,, ರಂಗರಾಯರು,	,, ಜಗನ್ನಾಥರಾಯರು,
,, ವೀರಣ್ಣಗೌಡರು,	,, ಪುಟ್ಟಣ್ಣಕಿಟ್ಟರು,
,, ವಾಸುದೇವರಾಯರು,	,, ಶ್ರೀನಿವಾಸರಾಯರು.

ಈ ದಿನ ಸಭೆಕೀರಲು ಕೊಟ್ಟಿದ್ದ ನೋಟೀಸನ್ನು ಮತ್ತು ತಾರೀಖು 7—11—1900 ರಲ್ಲಿ ನಡೆದ ಮೀಟಿಂಗಿನ ಪ್ರೊಸೀಡಿಂಗ್ಸ್ ಸಪ ಓದಲಾಯಿತು. ಇವನ್ನ ಕಾಯಂಮಾಡಬಹುದೆಂತ ಮಾ॥ ಬಿ. ರಂಗರಾಯರು ಸೂಚಿಸಿದರು. ಮಾ॥ ವೀರಣ್ಣಗೌಡರು ಅನುಮೋದಿಸಿದರು, ಬಾಕಿ ಎಲ್ಲರೂ ಒಪ್ಪಿದರು.

(Signed) C. VEERATHA GOWDA,
President.

Caxton Press, Bangalore.—1900.

AGRICULTURAL BANK
No: 65
SHIVAMOGLUR

ನಂ. 580

ಶ್ರೀ ಮಾನ್ ಕೆ. ವೆಂಕಟ್ಟಗೌಡರವರು ಅಧ್ಯಕ್ಷರು
ಶಿವಮೊಗ್ಗ ಸಹಕಾರಿ ಕೃಷಿ ಬ್ಯಾಂಕು ಲಿಮಿಟೆಡ್
ದಿನಾಂಕ 19.12.1900 ರಲ್ಲಿ ನಡೆಸಿದ ಸಭೆಯಲ್ಲಿ ಆರಿಸಲ್ಪಟ್ಟರು.

ದಿ 4240
19.12.1900

K. Venkatta Gowda
President

Translation of the Proceedings of the meeting of the Agricultural Bank at Chikmagalur held on 7th November 1900.

I read and recorded the notice of the 2nd July 1900 calling this meeting today. Mr Gundappa proposed that the resolution of the meeting held on 25th November 1899 about the sale of the coffee crop for 1900-1901 and the sale proceeds thereof being paid to the Bank, be strictly adhered to. Mr Shama Rao seconded the proposal and the others agreed to it.

2. Mr Srinivasa Rao stated that there are no funds at the Bank to make payments monthly for the working Expenses of the Estates, as the Government have refused to grant

grant additional funds to the Bank can also be debarred from utilizing its reserve funds. The members should hereafter inform the Bank in writing of the amount they require every month. The President and the agent should estimate the crop of each member's Estate and decide what amount each member will be in need of. Then the Deputy Commissioner should be requested to grant certificates of authorization to members who apply for them for funds being loaned on the market. After repaying the debt with interest out of the Estate produce the member should pay up the entire balance to the Bank If any member practises deception in doing so, he will be held responsible to pay immediately all the remaining amount due from

from him to the Bank. This proposal was carried nem con.

3. Mr. V. Raghavendrachar's application was read and recorded. Mr. Jagannatha Rao said that Mr. Raghavendrachar should be asked to let the Bank know the amount at which he means to disclose of the lands he intends to sell and that he should further render a detailed statement with grounds if the sale money of the wet and dry lands falls shorter than the average value originally estimated by the Bank. This was consented to by Mr Veeranna Gouda and others.

4. Mr. Sheik ali Sab proposed that as regards the Estate of Mr. Raja Rao, a notice should be given to him stating that he should within 15 days hence come and settle every thing in connection with his account

that

that in default his Estate will be sold in public auction and the sale proceeds credited to the Bank, and that, if they fall shorter than the amount due to the Bank, he should pay up the balance. This proposal was carried nem con

5. Mr. Veeratha Gowda's application of the 7th November 1900 was read and recorded. Mr. Gundappa said that for reasons therein contained, 4 years' time may be allowed as applied for by him to repay the loan he has obtained from the Bank.

Carried nem con.

Proceedings of the meeting held on 30th November 1900.

The notice inviting the meeting today and the Proceedings of the 7th November 1900 were read. Mr. Ranga Rao mentioned that those Proceedings may be confirmed. Mr. Veeranna Gowda agreed to it and the others passed the Resolution.

"Translation"

(40)

W.O. draft

My dear Mr Ramsbottom

I am directed by the Secretary of State for War to request you to kindly cause the subscription for 6 copies of the Annual Report of the Agricultural Societies for the years 1894-95 & 1895-96 to be discontinued, as the Societies have ceased to exist for the last 2 or 3 years.

The same being urgently required

Yours truly

19.2.01

To R. Ramsbottom Esq.
Inspector of Agricultural Societies

Copies 19/2/01

Section B&S
File No 11-1898
Serial No 17

41.

(General Serial No. 30.)

Section P&T9
File No 8 11 - 1898
Serial No 18

From The Deputy-Commissioner
Kadur District

To The Secretary to the Govt of Mysore
General Revenue Depts

1900-1902 P 3733

Dated 11th March 1901
Despatched 12.3
Received
General No. 638 } 190 .
No.

Enclosures Number. 1
Forwarding letter from the President of the Chickmagalur Agricultural Co-operative Bank soliciting permission to allow the members of the Bank to raise funds on the crops for working the Potatoes in the year 1901-1902.

Submitted to Secretary
11
8/6/01

Submitted to 2nd Cr
16/4.

R
S. S. 11

C. Secy

Rd
16.3.01.

Issue. 6 PM.

Submitted with Orders Nos 1179 95/6 & 8 of 15/3/01 with the file of papers. Please see the Govt orders of 12.2.01 in the file of Govt orders
16/3/01. & the file.

Rd 16/3/01

The No: quoted within - (434 - paper serial No. 39 in the file below) is as regards the affairs of the Chickmagalur Agl Bank -

The matter is pending orders on the whole question re Agl Banks

11
18/3/01

Submitted Secretary
11
8/6/01

Submitted to 2nd Cr
16/4.

Deputy Commissioner's Office,
Kadur District,
Chikmagalur 11th March 1901.

From

The Deputy Commissioner,
Kadur District.

To

The Secretary to the Government of Mysore,
General and Revenue Departments.

Sir,

In continuation of my letter No. 434 of the 25th January 1901 reporting on the Chikmagalur Agricultural Bank, I have the honor to forward herewith for the orders of Government copy of letter No. 94 of the 9th instant, received from the President of the Bank, soliciting permission to allow the members of the Bank to raise funds against the crops for working the Estates in the year 1901-1902.. x Serial No 39.

I have the honor to be,

Sir
your most obedient servant,

Lilt Sparkes
Deputy Commissioner,
Kadur District

Encl.

Dated Chikmagalur
9/3/1901.

To

The Deputy Commissioner
Kadur District
Chikmagalur.

Sir,

The usual working arrangements of the Estates mortgaged to the Bank have to be made early this year on account of the recent showers.

I have the honor to request that you will be pleased to get Sanction from the Government allowing members of the Bank to raise funds against the crops for working the Estate for the Ensuing year 1901-2.

I have, &c,

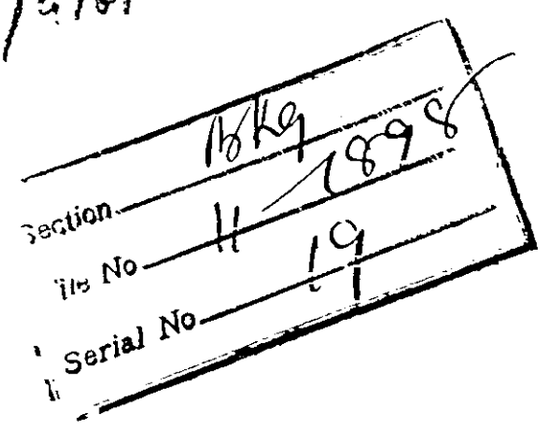
(Sd) C. Veeratha Gowda
President of the
Agricultural Bank
Chikmagalur

Copy"

H H Sparks
Deputy Commissioner
Kadur District

1/1

11/4/01



No 8209-00 dt 12.4.01
RA 117-95 /12

Read

(1) Letter No 434 dt the 26th January/01 from the Dy Comm of the Kodur Revenue Subdivision, as called for in Lr No RC 3697 RA 117-95 dated Nil 30th Nov/00, & the report contained therein

(2) Letter No 538 dt the 11th March/01 from the same Officer forwarding for orders, a copy of letter No 94 dt the 9th ultimo from the Secretary of the said Branch requesting permission for the members of the Branch to visit Tirupati on the occasion of the Annual Festival in the month of April 1901-1902

Order.

The Dy Comm must visit - when the Branch

making an immediate
letter to Leeds
Report of Lord Lord
Lords Select Committee
in their Session
appointed to inquire
into the Operation of Gaol-fees
1916-19 dated the 31st July 1919;
Pr 2117-95.

2. Government with
deep satisfaction the exemption
of the members in
the above respect as
well as in the matter of
repayments of the
loans obtained by
them from the Public
Treasury - The Liberties
of the members to
make Representations
to the Board and matters
which Govt
regard with displeasure - The members must be
made clearly to
understand that
Govt would
be forced to adopt
drastic measures if
they [illegible]
abuse their elected
privileges by [illegible]
[illegible] Representations
to the Board of
Govt.

[illegible]

3 - The President of the Board of Trustees, ~~of the~~
~~Westminster Bank~~
Granted me leave of absence for two months, from 11th April 1901 to 11th June 1901, inclusive, to enable me to attend the Paris Exhibition and spend a short holiday abroad.

I have the honour to be,
Sir,
Your obedient servant,

11/4/01.

To

The Secretary of the Board of Trustees,
Westminster Bank Limited.

R 45/16

(General Serial No. 80.)

19 00 - 1901

From The Deputy Commissioner
Kadur District

Section 0K 29
File No 11 1898
Serial No 20

To The Secretary to the
Government of Mysore
General and Revenue Depts

Dated 2nd

Despatched

Received

General No. 670 } 1901.
No.

Enclosures Number. 1.

Recommending that the
members of the Chikmagalur
Agricultural Bank may be
allowed the same concession
as was shewn to them last
year of raising money on
the coffee crops. ———

X

Rev
4-5

Subd
File on the subject was sent to Srs.
Srinivas Murti for Submn to Dewan
on 22.4.01.
JR
7/5/01
Submitted in continuation.
S
7.5.01.

Deputy Commissioner's Office
Kadur District

Chikmagalur 3rd May 1901.

From H. A. Charles Esquire
Deputy Commissioner
Kadur District

To The Secretary to the
Government of Mysore
General and Revenue Depts

Sir,

With reference to Government Proceedings No 8209-10 / R.F. 117-95 of the 12th April 1901 passing orders on the state of the Chikmagalur Agricultural Bank, I have the honor to forward herewith for orders in original letter No 124 (with Enclosures) of the 2nd instant received from the President of the Bank Explaining the circumstances under which the members were not able to fulfil the Engagements Entered into by them with the Bank and with the Government.

2. As regards the proposals now made, I would beg to recommend the first - viz: that the members be allowed to hypothecate their crops individually but not collectively. It is a recognised fact that the planters

planters must have an advance of money of some sort to keep up their Estates, which will otherwise deteriorate, and, as apparently they have at present no money owing to the Estates being worked at a loss or with no profit last year, the only means I can devise, is to allow them the same concession as last year.

I have the honor to be,
Sir,
Your most obedient Servant

H H Sparke
Deputy Commissioner
Kadur District

WWT

ನಂಬರು 124 Encl 6.

Chikmagalur Agl Bank
Dt 2. 5. 1901.

ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಂಗಳೂರು ಅಗ್ರಿಕಲ್‌ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

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To

The Deputy Commissioner
Kadur district
Chikmagalur.

Sir,

In acknowledging with thanks the receipt of your memo No: 1195 forwarding a Copy of the Government Proceedings No: 8209.10 R.F 117.35 dated 12th April 1901. directing to insist upon the Bank making an immediate deposit of title deeds &c. as required in para 9 of Govt Ro: No: 6916.19 R.F. 117.35 dated 18th February 97,

I have the honor to state that all title deeds, discharged bonds, deeds of hypothication and other papers obtained from all the members of the Bank have been deposited in a box under the seal of the Bank, in the District Treasury as per Deputy Commissioner's docket addressed to the Treasury officer, a Copy of which is here-in enclosed for ready reference.

In the month of November 1900, the Deputy Commissioner and the Treasury asst Commissioner have also inspected all the title deeds &c, so deposited.

It may therefore be observed that there was no omission in depositing the title deeds &c. in the District Treasury.

In regard, the Government viewing with

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with dissatisfaction the omission of the members to make payments of the loan obtained by them from the public Treasury; I beg to state that when the Bank was started the price of the Coffee had ranged from 16 to 17 Rs per maund, and subsequently it went down considerably, for various reasons, and in addition to this the Coffee crops have been short owing to successive bad seasons, not only Coffee but also other crops such as wet, dry, and garden have almost proved a failure.

The members of the Bank had therefore to feel their inability to fulfil their agreements and conditions as ~~per~~ entered into by them with the Bank.

With reference to the 3rd para — stating that Govt would decline to show any concession to raise loan for working expenses against the Crops until the members make bonafide attempts to place the affairs of the Bank on a sound & satisfactory basis, I beg to submit that the failure of the several crops for series of years is the only cause which stands in the way of not making regular & prompt payments of the loan granted to the members of the Bank. The Bank has however tried its best and will further try to see that all the properties mortgaged to it are kept in a good

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good condition. The monthly & annual accounts from each member for money advanced towards the upkeep of the estates are being invariably sent to the Bank. It may therefore be seen that the members of the Bank would not certainly fail to make bonafide attempt to place the affairs of the Bank on a sound & satisfactory basis.

The properties mortgaged to the Bank consists of Coffee lands 2556 acres 37 guntas valued at the rate of 350 Rs per acre amounting to 894150 Rs, dry lands of 881 acres valued at 50 Rs per acre amounting to 44050 Rs, wet lands of 492-6 acres valued at the rate of 150 Rs per acre amounting to 73800, and the supari garden of 41 acres 11 guntas valued at 500 Rs per acre amounting to 20,650 Rs, in all 3,981 acres 14 guntas valued at 10,36,950.

I beg to solicit the favour of Govt to take into their consideration that the valuation made by the Bank is not at all an over estimate.

Though there is a fall in the price of Coffee lands there are instances that uncultivated Coffee jungles have been purchased ranging from 80 to 120 Rs per acre. If in the opinion of the Govt that the depression of Coffee industry at present has very much reduced the value of Coffee lands, the maximum rate now paid for an acre of uncultivated Coffee land will

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will alone cover the amount now advanced to the Bank.

The Members of the Bank have paid in to the District Treasury their interest amounting to Rs 44368 up to the end of June 1900. The interest due will soon be paid.

Under the circumstances it is solicited that the Deputy Commissioner would be pleased to forward this representation with the resolutions of the Bank herein enclosed, for favourable Consideration of Govt to gether with his kind support.

I have the honor to be
Sir
Your Most obedient Servant.

Chandra Rao
For President
Agl Bank. Chikmagalur

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ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

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From The Deputy Commissioner
Kadur district

To The Treasury Officer
Kadur district

Dated 27" } November 97.
Despatched 30" }

General No. 824
Enclosure No.

In reply to his letter No: 155 dated 26" instant has the honor to state that the box, which should be sealed may be received and lodged in the Treasury as requested by the Inspector of Agricultural Banks. It can be returned to the President from time to time when wanted. Care should be taken to see that the box is always received in a sealed condition.

" "

"Sd" J. Weir
Deputy Commissioner
Kadur dist

No. 169 Dt. 6.12.1897.

Copy forwarded to the President and the Agent of the Agricultural Bank at — Chikmagalur for information and attention.

"Sd" M. Chengiah Chetty
Inspector of Agricultural
Banks in Mysore.

True Copy
Chandrekar
For President

2.5.1901

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The translation of the resolution and proposals of Chikmagalur Agricultural Bank. Dated 30th April 1901.

ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್‌ಚರಲ್ ಬ್ಯಾಂಕ್‌ಕ್ ಆಫೀಸಿನಿಂದ

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The following alternative proposals were put by Mr C. Srinivasa Rao before the members of the Bank.

1. If the Government as stated in the 3rd para of their Proceedings No: 8209-10 / R.F. 117 35 dated 12.4.901, declines to permit the Bank to raise loan on the crops to carry on the usual cultivation of the estates. The properties mortgaged to the Bank will deteriorate and the value of the properties will be lesson thereby. Therefore that the Govt be requested again to permit the members of the Bank to raise loan either in any firm or with any Sahukars, against the Crops for the usual working expenses of the estates mortgaged to the Bank.

On account of the successive bad seasons and a fall in the Coffee market the members of the Bank approach the Govt with the request that the members be allowed to pay only the interest for 5 years and 10 % of the principle in every year together with the interest be paid in the course of ten years. The full loan drawn to be repaid within 15 years.

2. The President, the Agent, the Directors, and the party that lends the upkeep money should estimate the Crop of the estates, and the loan raised be deposited in the Treasury and distributed in the usual manner by issuing Cheques to each member

P.T.O.

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as per the estimate of his crop. In so doing the business of the Bank will be current, and the Bank will have a hold on the transactions of each member.

If the Government do not approve to the above proposal a requisition be made to grant a concession to raise loan separately by each member as it was granted each year. In permitting the members to raise loans individually, the Bank will have no hold on them.

3. In case the Govt views the above two proposal with disfavour, the following proposal may be laid before the Government. The loan granted to the Bank be treated as loan given according to the land improvement act, and thereby making each member responsible to the Govt for the loan taken from the Bank. For the recovery of the loan the Govt may grant such time as it deems fit in each case.

Mr Hanumanthappa seconded the first proposal which was carried Nem. Con., and the members are of openion that the other two proposals may be put before the Govt for their Considaration.

C. Chandre Gowda
For President

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ಯಾದಾಸ್ತು, ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

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ಪ್ರೋಸಿಡಿಂಗ್ಸ್.

ತಾರೀಖು 30.4.1901

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[illegible]

[illegible] ತಾರೀಖು 23.4.1901 [illegible] ತಾ॥ 14.4.1901 [illegible] ಪ್ರೋಸಿಡಿಂಗ್ಸ್ [illegible] 1.2 [illegible]

1\. [illegible] 8209.10 / R. F. 117.95 ತಾರೀಖು 12.4.1901 [illegible] ಪ್ರೋಸಿಡಿಂಗ್ಸ್ [illegible] 10 [illegible] 10 [illegible]

2 [illegible]

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ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

ಆಫೀಸಿಗೆ ಅಂಕಿ.

[illegible]

2. [illegible]

3. [illegible]

[illegible]

03.

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ಯಾದಾಸ್ತು ಚಿಕ್ಕಮಗಳೂರು ಅಗ್ರಿಕಲ್‌ಚರಲ್ ಬ್ಯಾಂಕ್ ಆಫೀಸಿನಿಂದ

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ಪು॥ಂ॥ ಸಹಕಾರ ಸಂಘಗಳ ಆಡಳಿತ ಸಮಿತಿ ಅಧ್ಯಕ್ಷರಿಗೂ
ಒಡಂಬಡಿಕೆದಾರರು.

"ರಾಜು" ಬಿ. ರಂಗಪ್ಪ ಎಂಬವರಿಗೆ.

ವಿಷಯ.

ದಿನಾಂಕ 2.5.1901

ಮಹಾಶಯರೇ,

Chandiv Rao
For President

AGRICULTURAL BANK
CHIKKAMAGALUR

Eliz will be
prepared to
Govt. with covering
letter.

~~H.H.Spalding~~

2/5/07

Draft
2/5/07

(44)

Section BKG 1898
File No W
Serial No 21

Read correspondence ending with letter No 670 dated 3rd May 1901 from the Deputy Commissioner, Kadur District - regarding the Agricultural Bank at Chikmagalur

Order No 9326-7
R.7. 117/95
20.5.01

The by-laws submitted satisfy himself as to the constitution of the Bank's operations that all title deeds, discharged documents and bonds have been deposited in the Treasury.

2. Grant are made to the Bank to meet the requirement of the loan made to it for five years from

Approved
MGS
17.V.07

Rec'd: & copied on 20-5-01 6½.30 pm

now. The repayment
which the Bank
understates to make
in ten annual ~~st~~ instalments
~~shares~~ shares ~~cannot~~ can
~~cancelled~~ withdrawn immediately
after the return of
reasonable reason,
and shall notice
deferred for any
longer period than
may in the Directors
opinion be absolutely
necessary.

3. The members request
their request for repurchase
to cease & determine
from the date of
their withdrawal
in the event of
the Society's
not receiving, repurchased
are placed beyond
the right that re-
-quest. To enable
the Board to make
some contribution
towards obtaining
capital & thereby
to make investments

certain safeguards
which have been
imposed on me
of which is that
no obligation from
any individual
member should be
accepted unless
it is supported by a
written request from
the President, Secretary
& Director. This is
obtained and
with which the
Loan Committee
are always after the
individual member.
- ment of the obtain
of the Bank &
must be kept to
the members Notes
which with no
doubt bear in
mind that money
was lent always
after careful enquiry
to the credit
of the borrower
the Loan Committee
of which
I am a member
I need hardly say.

Yours
[illegible]
19/5

10/5/07

To Deputy Comr Kadur District
Inspector of Agricultural Banks.

Yours obedient servant
[illegible]
19/5

20/5/07

READ—

Correspondence ending with letter No. 670, dated 3rd May 1901, from the Deputy Commissioner, Kadur district, regarding the Agricultural Bank at Chikmagalur.

No. 9326-7—R. F. 117-95, DATED BANGALORE, 20TH MAY 1901.

ORDER THEREON—The Deputy Commissioner should satisfy himself as to the correctness of the Bank's assertion that all the title-deeds, discharged documents, &c., have already been deposited in the Treasury.

2. Government are unable to permit the Bank to postpone the repayment of the loan made to it for five years from now. The repayment which the Bank undertakes to make in ten annual instalments should commence immediately after the return of favorable season, and should not be deferred for any longer period than may, in the Deputy Commissioner's opinion, be absolutely necessary.

3. The members repeat their request for permission to raise a loan for this year's working charges on the security of their crops. Under the circumstances represented, Government are pleased to comply with that request. To enable the Bank to have some control over loans applied for, raised and spent by each member, certain safeguards and checks have been proposed, one of which is that no application from any individual member should be acceded to unless it is supported by a certificate from President, Agent and Directors. This is approved and will receive the Deputy Commissioner's attention. The others affect the internal management of the affairs of the Bank and must be left to the members themselves, who will no doubt bear in mind that none of them abuse their special concession to the prejudice of the combined credit which the institution has pledged to Government.

H. V. NANJUNDAYYA,
Secy. to Govt., Gen. & Rev. Depts.

To—The Deputy Commissioner, Kadur District.
The Inspector of Agricultural Banks.

Exd.—C.V.

(44)

1900-1901

GOVERNMENT OF MYSORE

REVENUE

PROCEEDINGS

Dated 20th May 1901

No. 9326-7 / R. F. 117-95

Passing orders regarding the repayment of the Government loan by the Agricultural Bank at Chikmagalur.

SBP—9-8-1901—200